

## Wind Deductible Buyback Property Program

**General Star Management Company** is pleased to provide a Wind Deductible Buyback Property Program through the **General Star Facilities Division**. It is a coverage vehicle that will allow a commercial risk to buydown their commercial property wind deductible. **General Star Indemnity Company** writes the coverage on a non-admitted basis in all states except Connecticut through designated surplus lines brokers. In Connecticut coverage is written through designated surplus lines brokers by **General Star National Insurance Company**. Both companies are rated **A++** by A.M. Best and **AAA** by Standard and Poor's.

### What Coverage is Offered?

- > Coverage is provided for the perils of wind and hail
- > Coverage is extended to all wind or hail events at the covered location
- > Coverage available for Building, Business Personal Property, Business Income, Improvements and Betterments covered under a commercial policy form

### Risk Appetite

- > Commercial properties with up to \$5,000,000 in total insured values

### Ineligible Exposures

- > Any risk located on a Boardwalk or Pier

### Minimum Premiums

- > \$1,250 (All premiums fully earned at time of inception)

### Deductible

- > Ten percent (10%) of the in force wind deductible subject to a minimum deductible of \$2,500

### What Limits Are Available?

- > \$100,000 in coverage limit may be supplied on any one policy

### Territory

- > Varies by client

### What Information is Required for a submission?

- > Any wind or hail losses reported at a covered location within the past five years
- > Frame construction over 75 years of age and less than 2,500 feet to tidal water



### How to Contact General Star

Department Headquarters Located in Stamford, CT  
Fax: 203 328 6010

For additional information, please contact:

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*General Star National Insurance Company is licensed in the District of Columbia, Puerto Rico and all states except Connecticut, where it is an eligible surplus lines insurer. General Star Indemnity Company is an eligible surplus lines insurer in the District of Columbia, Puerto Rico, the Virgin Islands and all states except Connecticut, where it operates as a licensed insurer. Insurance is placed with the General Star companies by licensed wholesale brokers and, for risks that qualify, by licensed surplus lines brokers. General Star National Insurance Company and General Star Indemnity Company are rated A++ (Superior) by A.M. Best Company and have a AAA Insurance Financial Strength Rating from Standard & Poor's Corporation. Not all coverages described above are available in all states. Availability of coverage depends on underwriting qualifications and state regulations. Coverage for claims or losses depends on policy language.*