

Medical and Dental Products Liability

The Casualty Division offers specialized coverage designed for the Medical and Dental products manufacturing industry.

Coverages Offered

- > Commercial General Liability and Products / Completed Operations Liability
- > Occurrence and Claims-Made coverage form options, based on the hazards involved
- > Options for Defense Outside and Inside the Limits
- > First Dollar Coverage, Small to Moderate Deductibles, SIRs
Will consider ground up coverage with no deductible
- > *Plus Coverage Endorsement* including Additional Insured(s)—Automatic status when required in writing in a contract or agreement: Vendors, Trade Events, Managers or Lessors of Premises, Mortgage, Assignee or Receiver, Lessors of Leased Equipment, and more
- > Offered on a non-admitted basis only

Risk Appetite

- > Target Premium Size: \$5,000 to \$250,000
- > Revenue between \$250,000 and \$25,000,000
 - Start-up Operations and New Ventures
 - Discontinued Products / Operations
 - IBNR Coverage

Eligible Exposures

- > Medical and Dental Equipment and Supplies
- > Diagnostic and Treatment Machines and Devices
- > Surgical Instruments and Expendable Products
- > Monitoring Equipment and Devices
- > X-Ray, MRI and Radiation Devices
- > Orthopedic or Ambulatory Devices
- > Invasive and Non-Invasive Products



Ineligible Exposures

- > Implantable Products
- > Pharmaceutical (Separate program available from General Star)

Primary Minimum Premium

- > \$5,000 Claims Made
- > \$7,500 Occurrence

Limits Available

- > General Liability
 - \$2,000,000 per Occurrence
 - \$4,000,000 General Aggregate
- > Product Liability
 - \$2,000,000 per Occurrence
 - \$4,000,000 Products / Completed Operations Aggregate

General Star Indemnity Company and **General Star National Insurance Company**
are rated **A++** by A.M. Best and **AA+** by Standard & Poor's.



- > Limited Product Withdrawal Expense Coverage
 - Option of \$100,000 and \$250,000 each withdrawal / aggregate
- > Up to \$5,000,000 in Excess limits available

Submission Requirements

- > General Star or other Products Application, signed by the applicant
- > Currently valued carrier loss information (not older than 90 days) for a minimum of five years including descriptions of all claims
- > Complete product brochure or website

CASUALTY—EASTERN REGION

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General Star

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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 AA+ 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.