

Petroleum Marketers

The **Casualty Division** offers an overview of our Petroleum Marketer's Program.

Coverage Offered

- > Commercial Umbrella Liability form
- > Broadened Auto Pollution, including Upset and Overturn, Loading and Unloading and Seepage
- > Hostile Fire
- > Products / Completed Operations Pollution Coverage
- > Follow-form Explosion, Collapse and Underground Hazard (XCU)
- > Follow-form Erroneous Delivery
- > Follow-form Failure to Supply
- > Liquor Liability
- > Defense Costs outside the limit in event of "Dropdown"
- > "Pay on Behalf" basis
- > Broad Bodily Injury and Personal Injury definitions
- > 90-Day Automatic Coverage for newly-acquired organizations

Program Highlights

- > Quick, reliable quotes from Specialized Underwriting Unit
- > Same day service for MCS-90 or other required filings
- > World-class claims service

Limits Available

- > Maximum limit is \$10,000,000 in-house
- > Subject to lower maximum limits based on class or individual risk characteristics



Classes of Business

- > Convenience Stores
- > Retail Gas Stations
- > Home Heating Oil Dealers
- > HVAC Contracting Services
- > Propane Dealers
- > Oil Jobbers
- > Transporters Hauling for Hire
- > Wholesale Gas / Diesel Distributors
- > Truck Stops

General Star Indemnity Company and **General Star National Insurance Company** are wholly owned by General Reinsurance Corp. Both companies are rated **A++** by A.M. Best and **AA+** by Standard & Poor's.



Ineligible Classes

- > Truck Brokers
- > Swimming Pool Contractors (Propane Fuel Exposure)
- > Refineries
- > Cranes
- > Gas / Oil Drilling

Minimum Attachment Points

- > GL: \$1M / \$2M / \$1M / \$1M
- > AL: \$1M CSL
- > EL: \$500K / \$500K / \$500K
- > Liquor: \$1M / \$1M
- > EBL: \$1M / \$1M (Claims-Made)

Minimum Premiums

- > \$3,000 minimum per policy
- > \$2,000 minimum per million

Underlying Carrier Requirements

- > A.M. Best rating of "A-V" or higher, subject in all cases to General Star's discretion
- > There may be instances where we will not write over a carrier that otherwise meets our requirements, at our discretion

How to Obtain a Quote from General Star

Contact: Patricia Roth
S.H. Smith & Company
patricia.roth@shsmith.com
800 356 0168

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 National Insurance Company has its principal place of business in Stamford, CT and operates under NAIC Number 0031-11967. 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. 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.