

Property Division

The Property Division offers non-admitted property coverage written through designated excess and surplus lines brokers.

Coverage Offered

- > The Property Division offers coverage for full limits, primary, buffer or excess, depending on the individual accounts characteristics.

Target Account Size

- > Minimum premium \$17,500
- > Non-Cat Minimum Annual Premium \$5,000

Net Line Capacity

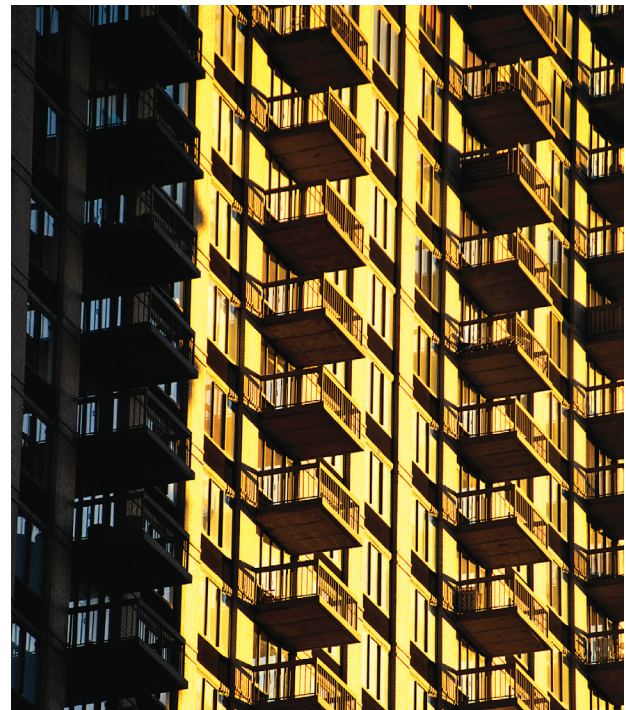
- > Catastrophic perils (Windstorm or Earthquake): up to \$7,500,000 net
- > All other perils: \$15,000,000 net (we can provide facultative reinsurance to gross up our lines)

Deductibles

- > Minimum all other perils deductible for All Risk Property: \$5,000
- > Minimum deductible for Windstorm / Hail: 1/2% to 5% values at risk at the time of loss, depending on the location of the risk in coastal areas
- > Minimum deductible for Earthquake: 5% per unit subject to \$25,000 minimum, can go as low as 1% in certain zones

Risk Appetite

- > OLT exposures including: Habitational (Apartments / Condominiums) / Real Estate Accounts (including frame construction); Shopping Centers—Strip Malls and Stand Alone Structures, Office Buildings, Hotels / Motels, Nursing Homes, Assisted Living Facilities, etc.
- > Schools / Daycares



- > Warehouse Risks
- > Vacant Buildings
- > Light Manufacturing Risks
- > Florida Loss of Rents
- > In Florida Only—1995 and newer construction
- > Wind and Hail Deductible Buybacks
- > Windstorm or Hail Only
- > Earthquake accounts located in California (and Western States)

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

- > Cat Driven Builder's Risk (Frame construction eligible for Wind only)
- > Layered and Shared business
- > X-Wind business
- > Package policies

Submission Requirements

A comprehensive cover letter including:

- > Description of the risk and its operations
- > Loss summary (preferably five years)
- > Expiring information including carrier, limit, deductible, premium, and renewal status

- > Desired limit
- > Signed ACORD application with a complete list of all named insureds and their mailing addresses for clearance purposes, effective dates, along with construction, occupancy, protection, and exposure (COPE) information (per building)
- > Applicable supplements, brochures and / or website information
- > Microsoft Excel spreadsheet that displays Statement of Values per location / building along with COPE information

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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.