

## Watercraft and Related Watercraft Products Liability Program

The Casualty Division offers coverage designed for the Watercraft and Related Products manufacturing industry.

### Coverage Offered

- > Commercial General Liability including Products / Completed Operations
- > Specialized coverage extensions include Watercraft Legal Liability, Scheduled Product Testing Coverage and Product Design Coverage
- > All coverage written within a single policy

### Risk Appetite

- > Manufacturers and fabricators of customized or specialty watercraft including fishing boats, speed boats, sailboats, yachts, hydrofoil, hovercraft, and everglade watercraft, as well as amphibian watercraft
- > Manufacturers and fabricators of customized or specialty watercraft whose end uses may include pleasure, racing, commercial or military
- > Manufacturers and fabricators of customized or specialty watercraft parts and accessories
- > Start-ups and new ventures
- > Discontinued products / operations

### Primary Minimum Premiums

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

### Ineligible Exposures

- > Manufacturers and fabricators of personal watercraft including jet skis or wave runners
- > Watercraft storage, rental or charter operations
- > Watercraft dealers
- > Marinas



### Limits Available

- > \$2,000,000 per occurrence
- > Up to \$5,000,000 in Excess limit available
- > Limited product withdrawal expense coverage—option of \$100,000 each withdrawal / aggregate

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



**Submission Requirements**

- > A completed and signed General Star or equivalent products application
- > An ACORD application
- > Currently valued carrier loss information (not older than 90 days) for a minimum of five (5) years
- > A completed and signed General Star Watercraft Legal Liability application if coverage is requested
- > A completed and signed General Star Watercraft Products Liability Testing application if coverage is requested

**CASUALTY—EASTERN REGION**

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Casualty Division—Watercraft and Related Products

**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.*