

# **Automobile and Related Products Liability**

The Casualty & Professional Brokerage Division offers coverage designed for Automobile and Related Products for the Manufacturing Industry.

#### **Coverage Offered**

- > General Liability Plus Coverage Endorsement
- > Racing Products for the Products/Completed Operations Hazard
  - Provides coverage for race products (vehicles, parts and accessories) used by others during racing activities.
- > Exhibition of Race and Exotic Vehicles
  - Provides coverage the display of race and exotic vehicles at trade events and conventions or display at the insured's premises
- > Garage Keepers Legal Liability
- > Limited Product Testing Coverage
- > Product Design Coverage
- > Limited Product Withdrawal Expense Coverage

# These extensiions can be combined with our other existing coverage features

- > Zero deductible options
- > Medical payments coverage
- > Worldwide coverage for suits brought worldwide for the Products/Completed
- > Operations Hazard and Short-Term Business activities

#### **Risk Appetite**

Manufacturers, fabricators, distributors, importers/exporters and customizing/servicing risks (including start-ups and discontinued products/operations) of the following types:

- > Customized Automobiles and Conversions
- > Truck, Trailer, Camper and Bus Manufactures
- Critical Parts including Racing Products, Brakes and Suspension Systems
- > Discontinued Products
- > Military-related Products



## **Ineligible Exposures**

- > Garage Dealerships
- > Products containing Asbestos
- > All-Terrain Vehicles (ATVs)
- > Tire Recapping Operations
- > Go-Karts

## **Limits Available**

#### **General Liability**

- > \$2M per Occurrence
- > \$4M General Aggregate

#### **Products Liability**

- > \$2M per Occurrence
- > \$4M 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 \$100K and \$250K each withdrawal / aggregate
- > Up to \$5M in Excess limits available

#### **Submission Requirements**

- > Products/Completed applications
- > CGL applications
- > Loss runs
- > General Star Supplement Applications for the following special coverages (if desired):
  - Garage Keepers Legal Liability
  - Limited Product Testing Coverage
  - Limited Product Withdrawal Expense Coverage

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