

Chemical Products Liability

The Casualty & Professional Division offers specialized coverage for household and commercial chemical manufacturers and distributors including occurrence coverage for less hazardous, “environmentally green” chemicals.

Coverage Offered

- > Commercial General Liability and Products / Completed Operations Liability
- > Claims-Made coverage trigger, except for less hazardous “environmentally green” chemicals that are eligible for Occurrence coverage
- > Small to moderate deductibles, with options for ground up coverage with no deductible
- > Self-Insured retention structure is available for qualified applicants
- > General Star’s “PLUS Endorsement” provides protection for six types of additional insureds, “Other Insurance” on a primary and non-contributory basis, waiver of subrogation, Employment-Related Practices and Medical Payments Coverage

Risk Appetite

- > Up to \$50,000,000 in revenue
- > New ventures
- > Discontinued Products

Eligible Exposures

- > Manufacturers, importers and distributors of chemicals including:
 - Household and commercial chemicals
 - Fine, commodity and specialty chemicals
 - Organics, inorganics and synthetics
 - Reference or laboratory standard chemicals
 - High hazard: explosive, reactive, flammable or toxic
 - Less hazardous and “environmentally green”
 - Natural, non-toxic ingredients marketed as “environmentally green”
 - Examples: Vinegar-based cleaners and herbicides, plant or vegetable-based products, water-based products with natural abrasives such as salt and baking soda



- > Chemical research laboratories, excluding those performing pharmaceutical research
- > Detergents, lubricants, fertilizers, soap, adhesives and paint / other coatings

Ineligible Exposures

- > Finished Pharmaceutical manufacturers, importers or distributors
- > Pharmacies, including compounding pharmacies

Limits

- > Limits up to \$10,000,000

Submission Requirements

- > General Star products application or equivalent products application from other insurers
- > Complete product brochure or website equivalent



CONTACTS

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

www.generalstar.com

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