

Chemical Products Liability



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
- GenStar'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 \$50M in revenue
- New ventures
- Discontinued products

Limits

- Limits up to \$10M

Eligible Exposures

- Manufacturers, importers, and distributors of chemicals including:
 - Household and commercial chemicals
 - Fine, commodity, and specialty chemicals
 - Organics, in-organics, and synthetics
 - Reference or laboratory standard chemicals
 - High hazard: explosive, reactive, flammable, or toxic
 - Less hazardous and "environmentally green"
 - Natural, non-toxic ingredients marked 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

A++
A.M. Best

AA+
Standard & Poor's

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