

## 40+ AdvantagePAC<sup>®</sup>

The Contract P&C Division offers a comprehensive package policy—the 40+ AdvantagePAC<sup>®</sup>. Coverage is written through designated producers who perform underwriting and administrative functions on behalf of GenStar.

### *A comprehensive policy from GenStar...*

#### **The Package Policy that Does More**

- > **More Protection**—Over 40 Property and Casualty new or enhanced coverages in ONE policy
- > **More Value**—Extra coverages for no additional premium
- > **More Innovative**—Unique coverages, differentiated product
- > **More Efficient**—One endorsement includes all the coverages

#### **Let the GenStar Advantage work for you!**

#### **Eligibility**

- > Risk must qualify for a package policy under the following coverage forms:
  - Building and Personal Property coverage form
  - Condominium Association coverage form
  - Business Income (with or without extra expense) coverage form
  - Commercial General Liability coverage form
- > Property must qualify for special causes of loss and be insured at a minimum of 80% coinsurance
- > Available on all eligible classes of business

#### **Upgrade existing package renewals to the 40+ AdvantagePAC<sup>®</sup>**

#### **Add either Property or General Liability to an existing line of business and get the 40+ AdvantagePAC<sup>®</sup>**



**40+ AdvantagePAC<sup>®</sup>**

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

## The 40+ AdvantagePAC®

|                            | Coverages   | ISO   | General Star  |
|----------------------------|---|---|---|
| <b>Limits of Insurance</b> | <b>Property New Coverages</b>                         | <b>ISO-CP 0010, ISO-CP 1030 (2012 Version)</b>  | <b>40+ AdvantagePAC® Policy</b>   |
|                            | Accounts Receivable                                   | Not Covered   | \$15,000  |
|                            | Arson Reward  | Not Covered   | \$10,000 (with no deductible) / \$20,000 annual aggregate                                       |
|                            | Employee Dishonesty                                   | Not Covered   | \$10,000  |
|                            | Fine Arts   | No Specific Coverage  | \$10,000  |
|                            | Fire Extinguisher Systems Recharge Expense            | Not Covered   | \$2,500 (with no deductible)  |
|                            | Forgery or Alteration                                 | Not Covered   | \$2,500   |
|                            | Installation  | No Specific Coverage  | \$15,000  |
|                            | Lock and Key Replacement                              | Not Covered   | \$5,000   |
|                            | Prepackaged Software                                  | Not Covered   | \$5,000   |
|                            | Property in Transit—Other than Insured's Vehicle      | Not Covered   | \$2,500   |
|                            | Seasonal Increase—Business Personal Property          | Not Covered   | 25% increase  |
|                            | Tenant Building Glass                                 | Not Covered   | \$15,000  |
|                            | Tenant Relocation Expense (Not Available in MA)       | Not Covered   | \$750 unit / \$15,000 aggregate (with no deductible)  |
|                            | Theft or Vandalism Reward                             | Not Covered   | \$2,500 (with no deductible) / \$5,000 annual aggregate   |
| <b>Limits of Insurance</b> | <b>Property Enhanced Coverages</b>                    | <b>ISO-CP 0010, ISO-CP 1030 (2012 Version)</b>  | <b>40+ AdvantagePAC® Policy</b>   |
|                            | Business Income—Extended Period of Indemnity          | 60 Days   | 90 Days   |
|                            | Debris Removal  | \$25,000  | \$30,000  |
|                            | Fire Department Service Charge                        | \$1,000   | \$5,000   |
|                            | Newly Acquired Buildings                              | \$250,000 / 30 days   | \$350,000 / 60 Days   |
|                            | Newly Acquired Locations—Business Income              | \$100,000 / 30 days   | \$150,000 / 60 Days   |
|                            | Newly Acquired Personal Property                      | \$100,000 / 30 days   | \$150,000 / 60 Days   |
|                            | Ordinance or Law                                      | \$10,000 or 5% of Building limit (whichever less) for increased cost of construction only | \$20,000 Coverage A/B/C Combined per building<br>\$50,000 annual aggregate                      |
|                            | Outdoor Property—Fences / Antennas / Satellite Dishes | \$1,000   | \$15,000 and Broadened Causes of Loss   |
|                            | Outdoor Property—Trees / Shrubs / Plants              | \$1,000 limited to \$250 any one Tree / Shrub / Plant                                     | \$5,000 limited to \$1,000 any one Tree / Shrub / Plant   |
|                            | Outdoor Signs   | \$2,500 per sign  | Included in \$15,000 Outdoor Property Limit above; or \$2,500 per sign for other covered perils |
|                            | Personal Effects and Property of Others               | \$2,500 per described premises  | \$2,500 per item / \$7,500 per described premises   |
|                            | Pollutant Clean-up and Removal                        | \$10,000 annual aggregate   | \$20,000 annual aggregate   |
|                            | Property in Transit—Insured's Vehicle                 | \$5,000   | \$15,000  |
|                            | Property Off Premises                                 | \$10,000  | \$20,000  |
| Valuable Papers            | \$2,500   | \$15,000  |   |
| <b>Coverages or Limits</b> | <b>Property Reduced Deductibles</b>                   | <b>ISO CP 0010 (2012 Versions)</b>  | <b>40+ AdvantagePAC® Policy</b>   |
|                            | Employee Dishonesty                                   | Policy Deductible   | Reduced to \$250  |
|                            | Outdoor Sign  | Policy Deductible   | Reduced to \$250  |
|                            | Tenant Building Glass                                 | Policy Deductible   | Reduced to \$250  |
| <b>Coverages or Limits</b> | <b>General Liability New / Enhanced Coverages</b>     | <b>ISO CG 0001 (2012 Versions)</b>  | <b>40+ AdvantagePAC® Policy</b>   |
|                            | Additional Insured—Lessor of Leased Equipment         | Must be Endorsed Individually   | Included  |
|                            | Additional Insured—Mgrs. / Lessors of Premises        | Must be Endorsed Individually   | Included  |
|                            | Bail Bonds—Supplementary Payments                     | \$250   | \$2,500   |
|                            | Expected or Intended Injury—Reasonable Force—PD       | Not Covered   | Covered   |
|                            | Liberalization Provision                              | Not Covered   | Covered   |
|                            | Loss of Earnings—Supplementary Payments               | Up to \$250 per day   | Up to \$500 per day   |
|                            | Medical Payments                                      | \$5,000 Typical Limit   | \$10,000  |
|                            | Non-Owned Watercraft                                  | 26 Foot Limitation  | 51 Foot Limitation  |
|                            | Privacy and Information Security Coverage             | Not Covered   | \$5,000   |
|                            | Property Damage to Customers Goods on Premises        | Not Covered   | \$10,000 each occurrence  |

[generalstar.com](http://generalstar.com)

General Star Indemnity Company is an eligible surplus lines insurer in all states, the District of Columbia, Puerto Rico, and the Virgin Islands. It has the status of an unlicensed insurer in California and operates under NAIC Number 0031-37362. Insurance is placed with the General Star Indemnity Company by licensed producers and, for risks that qualify, by licensed surplus lines brokers.