

## GAP Product

The Contract P&C Unit offers expanded property capacity through the GAP Product, which provides access to higher property limits. The coverage bridges the gap for risks that fall between binding and brokerage markets.

### Product Advantages

- > Bridges the gap between binding and brokerage business
- > Broad valuation options
- > Package eligible
- > Comprehensive coverages including Equipment Breakdown
- > Quick turnaround time
- > Same commission as binding business

### Limits Available

- > Minimum limit of \$4M per location
- > Maximum limit up to \$10M per location
- > Maximum limit up to \$20M per Policy
- > Up to \$2M BPP/Stock
- > Available countrywide

### Eligible Exposures

- |                           |                          |
|---------------------------|--------------------------|
| > Apartments/Condominiums | > Medical Offices        |
| > Bowling Alleys          | > Mini Malls             |
| > Churches/Synagogues     | > Retail NOC             |
| > Clinics/Medical Centers | > Strip Shopping Centers |
| > Commercial Dwellings    | > Supermarkets           |
| > Convenience Stores      | > Theaters               |
| > Gas Stations            | > Vacant Buildings       |
| > Hotels/Motels           | > Warehouses             |
| > Light Manufacturing     | and more...              |



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

## SUCCESS STORIES



### 44 Unit Apartment Complex Santa Clara County, CA

**TIV**  
\$9.9M

#### COVERAGE

Special, Construction: Frame  
Packaged with GL  
40+ AdvantagePAC

**DEDUCTIBLE**  
\$5K



### Shopping Center LRO Orange County, FL

**TIV**  
\$3.3M

#### COVERAGE

Special, Construction: MNC  
Ex-wind

**DEDUCTIBLE**  
\$2.5K



### Frozen Food Distributor Cook County, IL

**TIV**  
\$4.2M

#### COVERAGE

Special, Construction: MNC  
Packaged with GL  
Spoilage and EB added

**DEDUCTIBLE**  
\$5K



### Wholesaler of Used Furniture Montgomery County, PA

**TIV**  
\$9.9M

#### COVERAGE

Special, Construction: JM  
EB Added

**DEDUCTIBLE**  
\$10K



### Vacant Dwelling Suffolk County, NY

**TIV**  
\$3M

#### COVERAGE

Special, Construction: JM  
Packaged with GL  
EB added

**DEDUCTIBLE**  
\$10K except 3% wind or hail



### Hotel Richmond County, GA

**TIV**  
\$3.1M

#### COVERAGE

Special, Construction: Frame  
COMPAC and EB added

**DEDUCTIBLE**  
\$5K

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.