



## Frequently Asked Questions

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## Administrative FAQs

### Q: What is General Star Connect?

A: General Star Connect is a cloud-based rating platform that allows clients to determine risk eligibility, produce automatic rating, view forms and generate a quote. General Star Connect also includes an ACORD XML web service feature.

### Q: What is the URL to General Star Connect?

A: You can access General Star Connect by opening your web browser and going to [www.GeneralStarConnect.com](http://www.GeneralStarConnect.com).

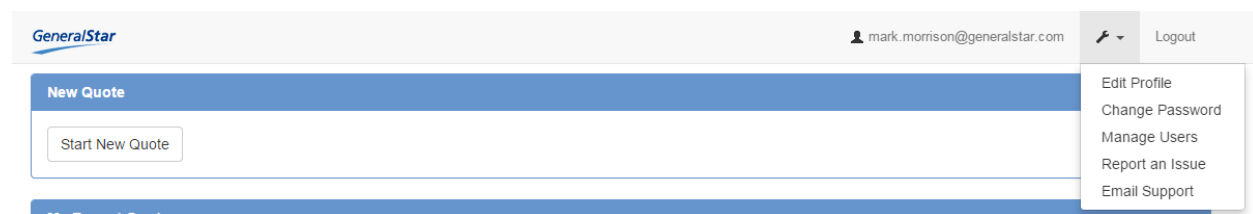
### Q: How do I obtain a user account?

A: All accounts are individually added and approved by General Star Management Company. If you or someone you know needs an account, please contact [extranetregistrations@generalstar.com](mailto:extranetregistrations@generalstar.com).

### Q: I don't have my password, how do I login?

A: You can always reset your password using the following link: <https://www.generalstarconnect.com/resetting/request>

### Q: How do I edit my profile once I am logged in?



## Q: What is the “My Recent Quotes” Section?

A: This section allows you to see all the quotes you have completed in the web portal. You can go back into any quote by clicking on the unique “Rater ID” or “Applicant Name”.

My Recent Quotes				
Rater ID	Applicant Name	Quote/Policy Number	Date Created	Status
56100a5be9dad	123	123456	10/03/2015	In Progress
560ec2d7f0c7f	Apple Corp	IMA111111	10/02/2015	In Progress
560ea2775750c	Vacant	IM*	10/02/2015	In Progress
560e136b21a77	Saint Joes Inc.	IMA111111	10/02/2015	In Progress
560e0ebd76303	Vacants	IMA111111	10/02/2015	In Progress
560c88328bd8e	Dodge Inc.	IMA111111	09/30/2015	In Progress
560c66518fb83	GL Rates	IMA111111	09/30/2015	In Progress
560c2d1c67d5d	Testing NEW GL Rates	IMA111111	09/30/2015	In Progress

## Q: What is the “Advanced Search” feature?

A: This search tool allows you to see other quotes that have been quoted in your office. You can use the advanced search feature to view other colleagues’ quotes while they are out of the office. It is important to remember that this search field will only display the top 500 quotes. You should always have your “Rater ID” available to search for a quote.

## Q: How do I report an issue with the web portal?

A: Please report all issues to your General Star underwriter.

## Q: How do I provide feedback & suggestions?

A: We are constantly looking for feedback and suggestions to help improve the web portal and make the quoting and rating process the easiest it can be. To submit feedback and suggestions please email your General Star underwriter.

## Underwriting FAQs

### Q: Can you show me each step of rating an account?

A: It has never been easier to quote an account with General Star using General Star Connect. You can start by clicking “Start New Quote”

### Policy Details Tab

The screenshot shows the 'Policy Details' tab selected in the General Star Connect interface. The top navigation bar includes the General Star logo, a user profile for 'mark.morrison@generalstar.com', and a 'Logout' button. Below the navigation bar, there are four tabs: 'Policy Details' (active), 'Liability Details', 'Premium Details', and 'Complete'. A link to the 'General Star UW Manual' is also present. The main content area is titled 'Policy Information' and contains several input fields and options:

- Applicant Name:** A text input field.
- Quote/Policy Number:** A text input field.
- Effective Date:** A date input field showing '10/03/2015'.
- Expiration Date:** A date input field showing '10/03/2016'.
- Street:** A text input field.
- City:** A text input field.
- Zip:** A text input field.
- State:** A dropdown menu.
- Should the primary policy address carry over to the primary risk address?:** Radio buttons for 'Yes' (selected) and 'No'.
- Product Selection:** Checkboxes for 'General Liability' (checked), 'Property', and 'Package'.
- Transaction Type:** A dropdown menu showing 'New Business'.
- Exclude Terrorism:** Radio buttons for 'Yes' and 'No' (selected).

From this screen, you are required to enter the insured’s mailing address and basic policy information. Keep in mind that you are able to pull the address through the whole rating, by clicking “Yes” to the question “Should the primary policy address carry over to the primary risk address”. **Hint:** It may be beneficial to type in the risk address instead of the mailing address to allow the address to be pulled through the rating process. On the quote letter you can change the mailing address manually.

We recommend using your own internal quote number in the quote field. If the account is a General Star renewal please use “Renewal of IMA\_\_\_\_\_”.

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Policy Details Liability Details Premium Details Complete General Star UW Manual

### Policy Information

Applicant Name Fred's Hotel	Quote/Policy Number 1929112	Effective Date 10/03/2015	Expiration Date 10/03/2016
Street 10 Blue Street	City Los Angeles	Zip 90210	State CA
Should the primary policy address carry over to the primary risk address? <input checked="" type="radio"/> Yes <input type="radio"/> No			
Product Selection <input checked="" type="checkbox"/> General Liability <input checked="" type="checkbox"/> Property <input checked="" type="checkbox"/> Package		Transaction Type New Business	
Exclude Terrorism <input type="radio"/> Yes <input checked="" type="radio"/> No			

## Liability Details Tab

This tab will allow you to rate general liability by location. You should first begin by selecting the limits the insured is requesting. If you are rating for a class code that typically has “Products/Completed Agg” included, you should make this selection in the drop down. We have conveniently built in when “Products” is included or excluded. Each limits dropdown will not automatically populate if you are rating for a class code with products “Included” or “Excluded”

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Policy Details Liability Details Property Details Premium Details Complete General Star UW Manual

### General Liability Details

Each Occurrence Limit 1,000,000	PI / AI Limit 1,000,000	General Aggregate Limit 2,000,000	Products/Completed Aggregate Limit 2,000,000
Deductible No Deductible	Fire Damage Limit 100,000	Medical Expense Limit 5,000	Select... 1,000,000 1,500,000 2,000,000 Included Excluded

Once you have selected the limits, you will be asked to enter the general liability classification. You can type in a class code or type in keywords, such as “Apartments”. Once a classification is entered you will notice your client authority and if that class is eligible.

Accepted: Account is within your authority

Submit: Account needs to be submitted to your underwriter

Prohibited: Account is not eligible

Based on the class code you enter, you will be presented with underwriting questions pertinent to that class code. You should **always** refer to the underwriting manual for account eligibility.

The screenshot shows the 'Liability Details' tab of the General Star Connect interface. The form is titled 'Location #1 (45190) Hotels and Motels - with pools or beaches - less than four stories'. It includes sections for Location, Class Code, Exposure, and Underwriter Questions. Red boxes and callouts highlight specific features: the Location fields (Location #, Street Address, City, State, Zip, Territory) are grouped together with a callout stating 'Address is pulled from the "Policy Details" Page'; the Class Code section is highlighted with a red box; the Exposure field (1,000,000) is highlighted with a red box and a callout 'Enter Exposure Basis'; the Underwriter Questions section is highlighted with a red box and a callout 'You can enter a classcode or word text'. The Underwriter Questions section contains six questions with radio button options for Yes or No.

**Location**

Location #	Street Address	City	State	Zip	Territory
1	10 Blue Street	Los Angeles	CA	90210	3

**Class Code**

(45190) Hotels and Motels - with pools or beaches - less than four stories

**Exposure**

1,000,000

**Underwriter Questions**

- Whirlpool or Hot Tub Present? ☐ Yes ☒ No
- Does the hotel consist of Single Room Occupancies (SRO)? ☐ Yes ☒ No
- Does the hotel have more than 200 rooms? ☐ Yes ☒ No
- Does the insured provide any spa services or provide rental equipment (boats, bikes, golf carts, rafts, skis, etc.)? ☐ Yes ☒ No
- Does the insured provide room rentals less than 24 hours? ☐ Yes ☒ No
- Does the insured provide rooms that are compliant with the American Disabilities Act? ☒ Yes ☐ No
- Is there a nightclub or bar on premise? ☐ Yes ☒ No

## **Property Details Tab**

The property address is pulled from the "Policy Details" page. If you would like to enter a new address, you may do so by entering the address and then typing the "Tab" button on your keyboard. Fields that are highlighted in grey are not able to be edited.



## General Star Connect | FAQ

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Policy Details Liability Details **Property Details** Premium Details Complete General Star UW Manual

VIEW MODES Full Slim

#1 1-1 120 Main Street BEVERLY HILLS CA 90210

Address

Location #	Building #	Street Address	City	State	Zip	County
1	1	120 Main Street	BEVERLY HILL	CA	90210	LOS ANGELES

You are not able to edit fields highlighted in grey

GeneralStar

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Policy Details Liability Details **Property Details** Premium Details Complete General Star UW Manual

VIEW MODES Full Slim

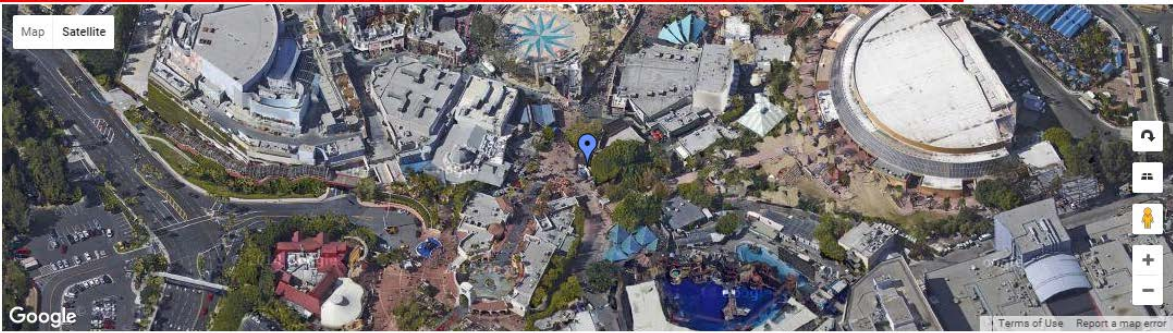
#1 1-1 120 Main Street BEVERLY HILLS CA 90210 - (0746) Motels and Hotels Without Restaurant - 11 to 30 Units

Address

Location #	Building #	Street Address	City	State	Zip	County
1	1	120 Main Street	BEVERLY HILL	CA	90210	LOS ANGELES

The property address is pulled from the "Policy Details" tab. If you would like to enter a new address you may do so by entering the address then typing "Tab" on your keyboard.

Map Satellite



Google

Values

Building Limit	\$ 1,000,000	<input checked="" type="radio"/> RC <input type="radio"/> ACV
Business Personal Property Limit	\$ 10,000	<input checked="" type="radio"/> RC <input type="radio"/> ACV
Business Income Limit	\$ 100,000	1/3
Total Insured Value	\$ 1,110,000	

Back Add Location Add Additional Coverage Add Inland Marine Save Next

Once you have selected the correct risk address, you will then be asked for the property details. The selections you make will ultimately generate the final rate for the property portion of the risk.

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Policy Details Liability Details **Property Details** Premium Details

Required Fields

**Values**

Building Limit	\$ 1,000,000	<input checked="" type="radio"/> RC <input type="radio"/> ACV
Business Personal Property Limit	\$ 10,000	<input checked="" type="radio"/> RC <input type="radio"/> ACV
Business Income Limit	\$ 100,000	1/3
Total Insured Value	\$ 1,110,000	

**Coverage Information**

Class Code Description (0746) Motels and Hotels Without Restaurant - 11 to 30 Units

Coverage Form Special

Construction Frame

Wind Status ☐ Ex-Wind ☒ With Wind

Miles To Ocean Not Applicable

AOP Deductible 1,000

Add Deductible / Limitation ☐ Yes ☒ No

Theft Exclusion ☐ Yes ☒ No

Coinurance 90%

Enter a class code or word text

Enter risk characteristics.  
If you are rating in a coastal state, you will have to select the

Select "Yes" to apply a separate deductible or limitation (Theft Limitation, Water Damage Deductible)

**Property Details**

Protection Class 3

Sprinklered ☒ No ☐ Yes

Central Station Burglar Alarm ☐ No ☒ Yes

A Safeguard Credit of \$75 will be applied.

Year Built

Back Add Location Add Additional Coverage Add Inland Marine Save Next

### **Premium Details Tab:**

Once you have entered the risk information for both the general liability and the property, the premium details tab will review the coverages selected and display the pricing of the account. This tab also allows you to select multiple coverage enhancements if the account qualifies for coverage. If the account does not qualify for a certain coverage enhancement, you will notice the selections will disappear and cannot be selected. On the premium details tab, you have the option of applying a surcharge per location to either the liability or property.

# General Star Connect | FAQ



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Policy Details

Liability Details

Property Details

Premium Details

Complete

General Star UW Manual

EFFECTIVE DATE  
01/10/2016

PREMIUM

\$10,554

This is the total premium for the account

## Policy Summary

Policyholder	John Smith Trust		
GL Classes	45190	Property Classes	
Coverage Enhancements	<input checked="" type="checkbox"/> 40+ AdvantagePAC <input type="checkbox"/> AdvantagePAC 7+ <input type="checkbox"/> AdvantagePAC 5+ <input type="checkbox"/> COMPAC Enhancement <input type="button" value="Apply"/>		

If the account qualifies for a coverage enhancement, you can select and apply.

If this section continues to disappear, the account does not qualify for a coverage enhancement.

The rates listed below are for low hazard, loss free, well protected risks. It is expected that the rates be adjusted upwards in relation to the degree of risk. Your book of business should reflect a variety of rates and not only minimum premium rates.

## General Liability Premium - with 1,000,000 limit and \$No Deductible deductible

#	Class Code	Territory	Prem Basis / Exposure	Prem/Ops Rate	Prem/Ops Premium	Prod/Comp Ops Rate	Prod/Comp Ops Premium	UW Modifier	Total
1.	45190	3	Gross Sales / \$1,000,000	7.75	\$7,745.00	0.00	\$0.00	1	\$7,745
Totals					\$7,745		\$0		\$7,745
Final GL Premium									\$7,745

Apply UW Modifiers

## Property Premium

#	Class Code	Building	Building Premium	Property Premium	Business Premium	Equipment Breakdown	UW Modifier	Final Premium
1.	0746	1	\$2,250 (0.225)	\$23 (0.225)	\$225 (0.225)	\$311	1	\$2,809
Totals			\$2,250	\$23	\$225	\$311		\$2,809
Final Property Premium								\$2,809

A underwriting modifier can be applied per location. If you would like to apply a 20% surcharge type in 1.20 and click "Apply UW Modifiers".

Apply UW Modifiers

## Total Premium

GL Premium	\$7,745
Property Premium	\$2,809
Total Premium	\$10,554

Crediting the account is currently not allowed

Back

Save

Review and Confirm

## Complete Tab

The screenshot shows the 'Complete' tab in the General Star Connect interface. The top navigation bar includes 'Policy Details', 'Liability Details', 'Property Details', 'Premium Details', and 'Complete' (highlighted with a red box). The user is logged in as 'mark.morrison@generalstar.com'.

The 'Policy Summary' section displays the following information:

Named Insured	Quote Date	01/10/2016
Producer Email	mark.morrison@generalstar.com	
Premiums	Liability \$7,745   Property \$2,809   Total \$10,553.80	

Callout 1: The "Required" View will show you what forms are required on the policy. You are also able to add forms by viewing the "All" View.

Callout 2: The search feature will allow you to search for a form. Once the form is selected, you will have to clear the search field to display all the forms again.

The 'Policy Forms' section shows a filter bar with 'View:' options: None, All, Required (selected), and Optional. A 'Search Filter:' field is also present.

**ADVANTAGEPAC**

Form Name
✓ GSI-04-AP00D (3/10) - COMMON POLICY DECLARATIONS
✓ GSI-04-AP600 (3/14) - COMMERCIAL GENERAL LIABILITY COMBINED PROVISIONS ENDORSEMENT
✓ GSI-04-AP040 (7/14) - 40+ AdvantagePAC COVERAGE FORM
✓ GSI-04-AP400 (3/14) - COMMERCIAL PROPERTY COMBINED PROVISIONS ENDORSEMENT

**INTERLINE**

Form Name
✓ GSI-04-I618 (8/06) - COMMON POLICY CONDITIONS
✓ GSI-04-I600 (3/10) - SERVICE OF SUIT CLAUSE
✓ IL 09 85 01 15 - DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
✓ GSI-04-I604 (1/01) - MINIMUM EARNED PREMIUM

Callout 3: Once you have selected all the required forms, you can generate a quote by clicking this button.

The bottom of the page features a 'Back' button and three action buttons: 'Rating Worksheet', 'Quote Letter', and 'Bind Quote' (highlighted with a red box).

The complete tab allows you to view the policy forms for the account you rated. To view all required forms, select the "Required" view. To view all underwriting forms, select the "All" view. You can search for forms while using the "All" view in the search filter section. **Note:** Once a form is selected using the "Search Filter" you must delete the words in the search field to display all the forms again.

Please pay special attention to the forms that are added to the quote and confirm all required forms are listed and presented on the quote letter.

## General Star Underwriting Manual

In an effort to house all pertinent underwriting information in our web portal, we have added the underwriting manual. You should be able to reference the manual throughout the whole rating process.

The screenshot shows the General Star web portal interface. At the top, there's a navigation bar with tabs: Policy Details, Liability Details, Property Details, Premium Details, and Complete. The user is logged in as mark.morrison@generalstar.com. A dropdown menu for 'General Star UW Manual' is open, showing a list of sections: Special Handling Guides, Contact list - Staff, General Property Guidelines, 40+ AdvantagePAC, Product Liability, Inland Marine Guidelines, Equipment Breakdown, CondoUnitPAC, Liquor Liability, Hired & Non-Owned Auto, Your Binding Authority, Submit / Referral Procedures, and Renewal Procedures. Two callout boxes provide instructions: one points to 'Special Handling Guides' saying 'Selecting the "Special Handling Guides" section will open a new window in your browser where you can view all the sections of the manual', and another points to the dropdown menu saying 'If you select a section, it will download the manual on your desktop'.

**Policy Summary**

Named Insured	Fred's Hotel
Producer Email	mark.morrison@generalstar.com
Premiums	<div>Liability \$7,745</div> <div>Property \$3,159</div> <div>Total \$10,903.80</div>

**Policy Forms**

View:     Search Filter:

## Q: How can I add an Abuse Molestation Sublimit?

A: General Star allows clients to provide an abuse molestation sublimit on certain class codes that require the full abuse molestation exclusion. We typically provide \$25,000 to \$50,000 for no additional premium. A limit of \$100,000 typically requires additional premium. To add a sublimit to the quote, simply search for the sublimit form and check the box. If the class code you are rating for requires a full abuse molestation exclusion you can provide the sublimit, but will have to delete the exclusion since this form will always be required per that class code. The web portal currently will not apply the additional premium charge for a \$100,000 limit. You need to manually add this surcharge to the quote letter. **Example:** If you are rating for a hotel, General Star requires a full abuse molestation exclusion. However, you can search for the sublimit form and add it to the quote. You will then have to delete the exclusion from the quote letter to be clear you are offering a sublimit. You should then note the limit you are providing on the quote letter and apply additional premium if a \$100,000 limit is offered.

## GENERAL LIABILITY

Form Name	
✓	GSI-04-CGLDEC (5/04) - COMMERCIAL GENERAL LIABILITY DECLARATIONS
✓	CG 00 01 12 07 - COMMERCIAL GENERAL LIABILITY COVERAGE FORM
✓	CG 21 32 05 09 - COMMUNICABLE DISEASE EXCLUSION
✓	CG 21 44 07 98 - LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECT
<input checked="" type="checkbox"/>	CG 21 46 07 98 - ABUSE OR MOLESTATION EXCLUSION
✓	CG 21 70 01 15 - CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
✓	CG 21 76 01 15 - EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM
✓	CG 22 45 07 98 - EXCLUSION -- SPECIFIED THERAPEUTIC OR COSMETIC SERVICES
<input checked="" type="checkbox"/>	CLF 21 0001 06 11 - EXCLUSION - ASSAULT OR BATTERY AND EXPECTED OR INTENDED ACTS
✓	GSI-04-C822 (1/01) - EXCLUSION -- TOTAL LIQUOR
✓	IL 00 21 09 08 - NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

## Q: How can I add an Assault or Battery Sublimit?

A: General Star allows clients to provide an assault or battery sublimit on certain class codes that require the full assault or battery exclusion. We typically provide \$25,000 to \$50,000 for no additional premium. A limit of \$100,000 typically requires additional premium. To add a sublimit to the quote, simply search for the sublimit form and check the box. If the class code you are rating for requires a full assault or battery exclusion you can provide the sublimit, but will have to delete the exclusion since this form will always be required per that class code. The web portal currently will not apply the additional premium charge for a \$100,000 limit. You need to manually add this surcharge to the quote letter. **Example:** If you are rating for a hotel, General Star requires a full assault or battery exclusion. However, you can search for the sublimit form and add it to the quote. You will then have to delete the exclusion from the quote letter to be clear you are offering a sublimit. You should then note the limit you are providing on the quote letter and apply additional premium if a \$100,000 limit is offered.

## GENERAL LIABILITY

Form Name	
✓	GSI-04-CGLDEC (5/04) - COMMERCIAL GENERAL LIABILITY DECLARATIONS
✓	CG 00 01 12 07 - COMMERCIAL GENERAL LIABILITY COVERAGE FORM
✓	CG 21 32 05 09 - COMMUNICABLE DISEASE EXCLUSION
✓	CG 21 44 07 98 - LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECT
<input checked="" type="checkbox"/>	CG 21 46 07 98 - ABUSE OR MOLESTATION EXCLUSION
✓	CG 21 70 01 15 - CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
✓	CG 21 76 01 15 - EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM
✓	CG 22 45 07 98 - EXCLUSION -- SPECIFIED THERAPEUTIC OR COSMETIC SERVICES
<input checked="" type="checkbox"/>	CLF 21 0001 06 11 - EXCLUSION - ASSAULT OR BATTERY AND EXPECTED OR INTENDED ACTS
✓	GSI-04-C822 (1/01) - EXCLUSION -- TOTAL LIQUOR
✓	IL 00 21 09 08 - NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

**Q: What if I want to add liquor to my quote?**

A: As long as the state you are writing in is eligible for liquor, you will be able to add this coverage from the “Liability Details” page. Special attention should be paid to our liquor liability guidelines when rating for this coverage.

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Policy Details Liability

VIEW MODES Full Slim

Location #1 (45190) Hotels and Motels

Location

Location # Street Address

1 10 Blue Street

Class Code

(45190) Hotels and Motels - with pools

Premium Basis Gross Sales

Exposure

1,000,000

Underwriter Questions

Whirlpool or Hot Tub Present? ☐ Yes ☒ No

Does the hotel consist of Single Room Occupancies (SRO)? ☐ Yes ☒ No

Does the hotel have more than 200 rooms? ☐ Yes ☒ No

Does the insured provide any spa services or provide rental equipment (boats, bikes, golf carts, rafts, skis, etc.)? ☐ Yes ☒ No

Does the insured provide room rentals less than 24 hours? ☐ Yes ☒ No

Does the insured provide rooms that are compliant with the American Disabilities Act? ☒ Yes ☐ No

Is there a nightclub or bar on premise? ☐ Yes ☒ No

Back

Add Classification Add Liquor Save Next

Liquor Lookup

State CA

Class Code (58162) Restaurants with 25% or less sale of alcohol

Limit \$1,000,000 / \$1,000,000

Gross Sales \$ 1,000,000

Assault / Battery Coverage ☐ Yes ☒ No

Create Liquor Liability Cancel

Special attention should be paid to Liquor Liability. Please consult the underwriting manual to confirm which classes can be written in conjunction with Liquor Liability.

Click this button to add Liquor Liability

## Q: What web browser do you recommend for the web portal?

A: We recommend using Google Chrome for the web portal. Internet Explorer version 9 or newer is also fully compatible.

## Q: How do I charge for a swimming pool or whirlpool?

A: If you are rating for a habitational occupancy, you will notice two questions that ask about a pool or whirlpool. By selecting "Yes", you will add the charge to the "Premium Details" tab.



Class Code

(60010) Apartment Buildings

Premium Basis Units Authority GL Products  
Accepted Accepted

Exposure

10

Underwriter Questions

Swimming Pool Present? ☒ Yes ☐ No

Whirlpool or Hot Tub Present? ☒ Yes ☐ No

Are more than 30% of the units subsidized? ☐ Yes ☒ No

Do students occupy more than 30% of the units? ☐ Yes ☒ No

By selecting "Yes", you will add the appropriate flat surcharge to the "Premium Details" tab

## Q: What if I need to submit the account to a General Star underwriter?

A: The best way to submit an account to a Gen Star underwriter is to contact them directly and let the underwriter know your unique "Rater ID". Once the underwriter has the rater ID, they are able to view your quote and approve certain items that may be preventing you from moving forward.

My Recent Quotes

Rater ID	Applicant Name	Quote/Policy Number	Date Created	Status
56103e3588327	Fred's Hotel	1929112	10/03/2015	In Progress
56100a5be9dad	123	123456	10/03/2015	In Progress
560ec2d7f0c7f	Apple Corp	IMA111111	10/02/2015	In Progress
560ea2775750c	Vacant	IM	10/02/2015	In Progress
560e136b21a77	Saint Jo	IMA111111	10/02/2015	In Progress
560e0ebd76303	Vacant	IMA111111	10/02/2015	In Progress
560c88328bd8e	Dodge Inc	IMA111111	09/30/2015	In Progress
560c66518fb83	GL Rates	IMA111111	09/30/2015	In Progress

Provide this unique Rater ID to your Gen Star underwriter so they can assist you with the account.

## Q: The "Rating Worksheet" button is not working, why?

A: We currently do not have the "Rating Worksheet" button turned on. You can expect more information about the "Rating Worksheet" button closer to our GO Live launch date.

**Q: How do I go back to the home screen?**

A: At any point in the rating process, you can go back to the home screen by clicking the General Star logo in the upper left hand corner of your screen.

**Q: Why is the state not populating in the address field?**

A: If the state is not populating in the address field, this could mean you are attempting to rate a piece of business outside of your authorized territory. If the mailing address of the insured is indeed outside of your authorized territory, you can still enter the address and continue by clicking the “Next” button without any restrictions.

**Q: Why am I receiving a message saying “The sum of Limits cannot be greater than \$XXX,XXX,XXX”?**

A: If you are receiving this message, you are attempting to write a limit above your client authority. If you believe the limit being presented is incorrect, please contact your Gen Star underwriter.

**Q: Why is the property class code description not populating and turning red?**

A: If the property class code description is not populating and turning red, you are attempting to rate for a prohibited property class code.

**Q: Does the web portal factor in credits?**

A: Yes, the web portal will factor in credits. The following credit inputs are: protective safeguard credits (CSBA and sprinkler system). All other credits (Deductible Credits / Client specific credits) must be applied outside of the web portal.

## **Q: Will the web portal factor in higher protection classes?**

A: The web portal currently will only surcharge property rates for protection classes 8-10 for the following states:

**“Arkansas, Colorado, Indiana, Idaho, Kansas, Nebraska, Missouri, Minnesota, Montana, Tennessee, Utah, Wyoming, North Dakota, South Dakota, Oklahoma, Wisconsin & Illinois.”**

It is encouraged you apply significant protection class surcharges for the states not listed above.

## **Q: Will the web portal display ex-wind rates in coastal areas?**

A: Yes, the web portal will apply ex-wind rates on all accounts when you select “Ex-Wind” on the property details tab. Please keep in mind that if “Ex-Wind” is selected, you will not be requested to enter a distance to coast selection.

## **Q: Why does the coverage enhancement section keep disappearing?**

A: If the coverage enhancement section on the “Premium Details” tab continues to disappear, it means the account does not qualify for the coverage enhancement. Important attributes that qualify coverage would be the class code (GL and property), coverage form, theft exclusion and the coinsurance.

## **Q: How does the “Bind Quote” button function?**

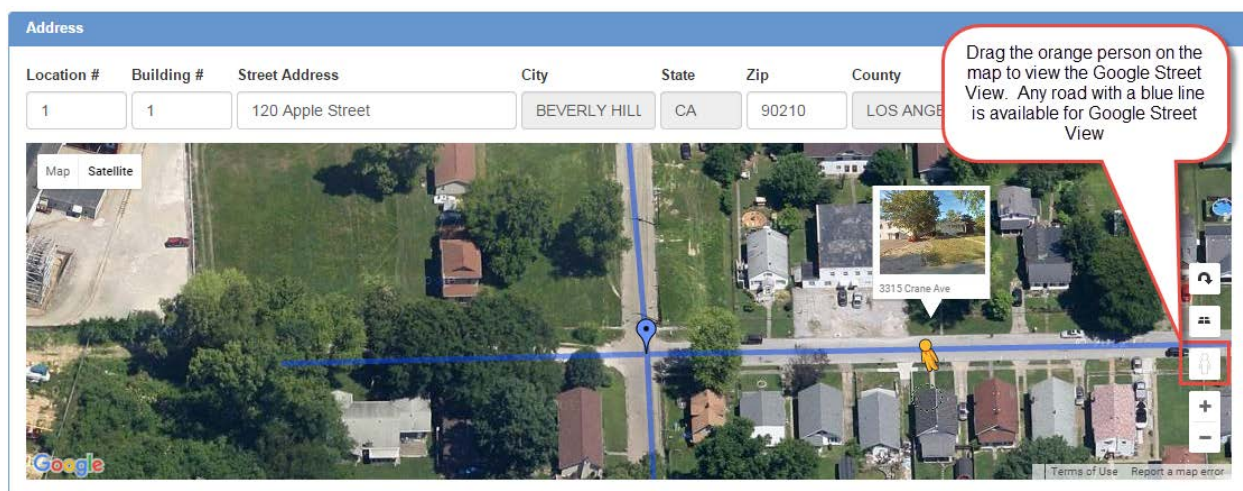
A: The “Bind Quote” button is useful in letting General Star know you have bound the quote. While we would encourage you to use this button when an account is bound, it is not required. Once the bind quote button has been selected, the quote becomes read only. You are able to clone the quote in case you need to make any changes.

## Q: How do I update the Google Map on the Property Tab?

A: To update the Google Map on the property details tab, simply enter a new address and type the “Tab” button on your keyboard.

## Q: Can I view Google Street View in the web portal?

A: Yes. When the map is displayed on the property details tab, select the orange person in the bottom right corner of the map to drag it on the map.



## Q: How can I add additional property coverages?

A: To add additional property coverages, you can select the “Add Additional Coverage” button on the property details tab. Please consult the underwriting manual when adding additional coverages since all the rules are not built into the portal.

## Q: What if I have multiple buildings at one location?

A: To rate for multiple buildings at one location, you should select the “Add Location” button. Once selected, you will be asked to enter the address, the location and the building number. If the building is at the same location, you would enter “1” for location and “2” for building number.

The screenshot shows the 'Property Details' tab in the General Star Connect system. At the top, there are navigation tabs: Policy Details, Liability Details, Property Details (highlighted), Premium Details, and Complete. A 'General Star UW Manual' link is also present. A callout box points to the 'VIEW MODES' section, which has 'Full' and 'Slim' buttons, with the text 'Click "Slim" to minimize all the locations / buildings'. Below this, there are two location entries: '#1 1-1 120 Apple Street BEVERLY HILLS CA 90210 - (9040) Tanks' and '#2 1-2 10 Olive Lane 90210'. The 'Address' section contains a table with columns: Location #, Building #, Street Address, City, State, Zip, and County. The first row shows '1', '2', '10 Olive Lane', 'BEVERLY HILL', 'CA', '90210', and 'LOS ANGELES'. A callout box points to the 'Building #' column with the text: 'To rate for multiple buildings at one location. Select the "Add Location" button and then type "1" for location and "2" for building.' Below the address section is the 'Values' section with fields for Building Limit, Business Personal Property Limit, Business Income Limit, and Total Insured Value, each with a dollar amount of \$0 and radio buttons for RC and ACV. The 'Coverage Information' section includes fields for Class Code Description, Coverage Form, Construction, Wind Status, and AOP Deductible. At the bottom, there are buttons for Back, Add Location (highlighted), Add Additional Coverage, Add Inland Marine, Save, and Next.

## Q: Why can't I skip through each tab?

A: We are constantly analyzing how we can make General Star Connect the easiest to use. Currently we require you to go through each tab so that the results generated are accurate and no underwriting information is missing. Once each tab is completed, you have the ability to go back and forth between each tab. We of course welcome your feedback in regards to this question.

## Q: Can I autofill information when rating for multiple locations?

A: If you are rating for multiple locations on the property tab you are able to select the copy feature. The copy feature will allow you to rate for multiple buildings or locations faster as it copies all information from the previous location. Once the location has been copied you will be able to edit the information to apply to the new location.

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Policy Details Liability Details **Property Details** Premium D

General Star UW Manual

VIEW MODES  
Full Slim

— #1 1-1 120 Main Street BEVERLY HILLS CA 90210 - (0746) Motels and Hotels Without Restaurant - 11 to 30 Units

**Address**

Location #	Building #	Street Address	City	State	Zip	County
1	1	120 Main Street	BEVERLY HILL	CA	90210	LOS ANGELES

Map Satellite

**Values**

Building Limit	\$ 1,000,000	<input checked="" type="radio"/> RC <input type="radio"/> ACV
Business Personal Property Limit	\$ 10,000	<input checked="" type="radio"/> RC <input type="radio"/> ACV
Business Income Limit	\$ 100,000	1/3
Total Insured Value	\$ 1,110,000	

Back

+ Add Location + Add Additional Coverage + Add Inland Marine Save Next >

Selecting the "Copy" button will create a new location with all the same information. This can be useful when rating for multiple locations / buildings. Once selected, you should review the limits and risk characteristics entered.

## Q: Can I edit the quote letter once I download it?

A: Yes. We would encourage you to edit the quote letter so that the quote presented to the agent fits your company brand and image. The quote currently generated is a standard quote letter. We have added certain sections for your convenience, but we have not filled in detailed information such as commission percentages or quote warranties.

## Q: How do I rate for a CondoUnitPAC policy?

A: To rate for a CondoUnitPAC policy select "Start New Quote" arrow on the home screen of General Star Connect. You are then able to rate for a CondoUnitPAC account.

**New Quote**

Start New Quote ▼

GL / Property

CondoUnitPac

Select the arrow to rate for a CondoUnitPAC policy.

Rater ID	Applicant Name	Quote/Policy Number	Date Created	Status
5692ab95a1ef8	John Smith Trust	TBD	01/10/2016	In Progress
568fd0ef5c957	1	1	01/08/2016	In Progress
568d6acb9b465	Joseph Contino & Anthony Contino	IMA676189B	01/06/2016	In Progress
568adc4982f92	123	123	01/04/2016	In Progress
56896c8440772	Test New Quote Letter	Unnamed	01/03/2016	In Progress
5689695587a21	Test New Quote Letter	Unnamed	01/03/2016	Bound
5689678c55de8	CondoUnitPAC FL	CONDO PAC FL	01/03/2016	In Progress
568963f1c6980	TEST GL	Unnamed	01/03/2016	In Progress

## Q: Can you walk me through the CondoUnitPAC layout?

A: The CondoUnitPAC is a separate product that is offered within General Star Connect. You currently cannot rate a CondoUnitPAC policy in conjunction with a property or GL policy. The work around to this would be to generate both quotes and let the agent know they can combine both on the same policy.

### You can rate CondoUnitPAC policies two different ways

1. Group rate several units with the similar options and terms.
2. Individually rate each unit.

If you would like to group rate 10 units all with the same option and coverage terms you can fill in 10 under "Total Units in Grouping". See screenshot below.

## General Star Connect | FAQ

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Policy Details CondoUnitPac Details Premium Details Complete General Star UW Manual

Is the insured seeking coverage for a homeowners association? ☐ Yes ☒ No

Location #1 CondoUnitPac

Total Units in Grouping  
10

When you input 10 into this box, it will multiple the coverage options selected by 10 units.  
If you would like to only rate for 1 unit, input 1.

Location

Condo # Street Address City State Zip Territory  
208 10 Broad Street BEVERLY HILL CA 90210 3

CondoUnitPac Options (Option Details)

CondoUnitPac Options Wind Status Miles To Ocean Valuation Type  
☒ Option A ☐ Option B ☐ Option C ☐ Ex-Wind ☒ With Wind Not Applicable ☒ RC ☐ ACV

Different Limits

BPP Loss of Assessments Loss of Rents  
25,000 \$2,500 5,000

Equipment Breakdown Swimming Pool Coverage Form  
☐ No ☒ Yes ☒ No ☐ Yes Special

Fixed Deductible / Limits

AOP Deductible Wind or Hail Deductible Water Damage Deductible Water Damage Sublimit  
\$250 Not Applicable \$2,500 100000

Back Add CondoUnitPac Save Next

### Q: How do I view different options for CondoUnitPAC?

A: To view different options available click “Option Details”

Location #1 CondoUnitPac

Total Units in Grouping

Location

Condo # Street Address City State Zip Territory  
208 10 Broad Street BEVERLY HILL CA 90210 3

CondoUnitPac Options (Option Details)

CondoUnitPac Options Wind Status Valuation Type  
☒ Option A ☐ Option B ☐ Option C ☐ Ex-Wind ☐ With Wind ☐ RC ☐ ACV

This link will open a new window with the 3 options available.