

## Property Division Overview

The Property Division offers non-admitted property coverage written through designated excess and surplus lines brokers.

### Coverage Offered

- > The Property Division offers coverage for full limits, primary, buffer or excess, depending on individual account characteristics.

### Net Line Capacity

- > CAT perils: \$10,000,000 or more depending on the risk
- > All other perils: \$25,000,000 or more depending on the risk

### Risk Appetite

- > Entertainment risks (from concert halls to campgrounds)
- > Restaurants (family dining, fine dining, franchised fast food)
- > Schools/Daycares
- > Warehouse risks
- > Light to medium Manufacturing/Processing risks
- > OLT exposures including:
  - Retail - strip malls and stand-alone structures
  - Nursing Homes/Assisted Living Facilities
  - Hotel/Motels
  - Office Buildings
  - Habitational (Apartments/Condominiums)
  - Real estate accounts (including frame construction)
- > Wind and Hail Deductible Buybacks
- > AOP Deductible Buybacks
- > Windstorms or Hail only
- > Ex-wind business
- > Shared and layered business



### Deductibles

- > Minimum all other perils deductible for All Risk Property: \$5,000
- > Minimum deductible for Windstorm/Hail: 1%, 2% to 5% values at risk at the time of loss, depending on the location of the risk
- > Minimum deductible for Earthquake: 1% to 5% per unit subject to \$25,000 minimum, depending on the exposure
- > Minimum deductible for Flood: \$50,000 minimum with limits not exceeding \$1,000,000 per occurrence

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



## Submission Requirements

*A comprehensive cover letter including:*

- > Description of the risk and its operations including exposure and loss control information applicable
- > Expiring information including carrier, limit, deductible, target premium and renewal status
- > Desired Limit

*Attachments to the cover letter should include:*

- > Hard copy loss summary (preferably five years)
- > Signed ACORD application with a complete list of all named insureds, their mailing addresses for clearance purposes and effective dates.
- > Applicable supplemental application, brochures and/or website information

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### CONTACTS

Email Submissions to [gsubmit@generalstar.com](mailto:gsubmit@generalstar.com) | Imaging Fax 866 464 3678

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*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.*