

The Casualty & Professional Brokerage Division offers coverage for Mobile App and Internet Based Services, connecting customers with providers of a wide variety of goods and services.

Coverages Offered

- > Commercial General Liability
- > Hired and Non-Owned Auto
- > Employment Benefits Liability
- > Liquor Liability
- > Abuse & Molestation on select risks
- > Assault & Battery on select risks
- > Garage Keepers Legal Liability on select risks
- > Miscellaneous E&O on select risks

Risk Appetite

- > Online platforms / apps connecting users to service providers
- > Primary and Excess
- > Startup operations and established entities
- > Exposures typically quoted by GenStar

Limits Available

- > Up to \$5M on most risks
- > Higher limits on select risks

Ineligible Exposures

- > Products and services not within current appetite
- > HNOA for Transportation Network Companies (TNCs)



Submission Requirements

- > Full description of the business model
- > Copy of the contracts and/or Terms of Service used with Independent Product/Service Providers and App Users
- > Vetting process of Independent Contractors - insurance requirements, driver criteria, criminal background checks/sexual misconduct & abuse registries (depending on class), vehicle requirements or other professional qualifications
- > Onboarding process of independent Product/Service Providers - Does the app have any specific procedures that must be followed by providers? Example: app requirements for ID verification and protocols for dealing with minors or intoxicated customers if delivering alcohol
- > 5 years of recently valued loss runs (or from company inception, if a more recent startup)

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

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