

Medical and Dental Products Liability

The Casualty & Professional Brokerage Division offers specialized coverage designed for the Medical and Dental Products Manufacturing Industry.

Coverages Offered

- > Commercial General Liability and Products / Completed Operations Liability
- > Occurrence and Claims-Made coverage form options, based on the hazards involved
- > Options for Defense Outside and Inside the Limits
- > First Dollar Coverage, Small to Moderate Deductibles, SIRs Will consider ground up coverage with no deductible
- > Plus Coverage Endorsement including Additional Insured(s)—Automatic status when required in writing in a contract or agreement: Vendors, Trade Events, Managers or Lessors of Premises, Mortgage, Assignee or Receiver, Lessors of Leased Equipment, and more

Risk Appetite

- > Revenue between \$250,000 and \$25,000,000
 - Start-up Operations and New Ventures
 - Discontinued Products / Operations
 - IBNR Coverage

Eligible Exposures

- > Medical and Dental Equipment and Supplies
- > Diagnostic and Treatment Machines and Devices
- > Surgical Instruments and Expendable Products
- > Monitoring Equipment and Devices
- > X-Ray, MRI and Radiation Devices
- > Orthopedic or Ambulatory Devices
- > Invasive and Non-Invasive Products

Ineligible Exposures

- > Implantable Products
- > Pharmaceutical (Separate program available from General Star)



Limits Available

General Liability

- > \$2,000,000 per Occurrence
- > \$4,000,000 General Aggregate

Product Liability

- > \$2,000,000 per Occurrence
- > \$4,000,000 Products / Completed Operations Aggregate

Limited Product Withdrawal Expense Coverage

- > Option of \$100,000 and \$250,000 each withdrawal / aggregate
- > Up to \$5,000,000 in Excess limits available

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



Submission Requirements

- > General Star or other Products Application, signed by the applicant
- > Currently valued carrier loss information (not older than 90 days) for a minimum of five years including descriptions of all claims
- > Complete product brochure or website

CONTACTS

Email Submissions to gsubmit@generalstar.com

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General Star National Insurance Company is licensed in the District of Columbia, Puerto Rico and all states. General Star National Insurance Company has its principal place of business in Stamford, CT and operates under NAIC Number 0031-11967. Insurance is placed with General Star National Insurance Company by licensed producers. This product is not available in all states. 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.