

Chemical Products Liability

The Casualty & Professional Division offers specialized coverage for household and commercial chemical manufacturers and distributors including occurrence coverage for less hazardous, “environmentally green” chemicals.

Coverage Offered

- > Commercial General Liability and Products / Completed Operations Liability
- > Claims-Made coverage trigger, except for less hazardous “environmentally green” chemicals that are eligible for Occurrence coverage
- > Small to moderate deductibles, with options for ground up coverage with no deductible
- > Self-Insured retention structure is available for qualified applicants
- > General Star’s “PLUS Endorsement” provides protection for six types of additional insureds, “Other Insurance” on a primary and non-contributory basis, waiver of subrogation, Employment-Related Practices and Medical Payments Coverage

Risk Appetite

- > Up to \$50,000,000 in revenue
- > New ventures
- > Discontinued Products

Eligible Exposures

- > Manufacturers, importers and distributors of chemicals including:
 - Household and commercial chemicals
 - Fine, commodity and specialty chemicals
 - Organics, inorganics and synthetics
 - Reference or laboratory standard chemicals
 - High hazard: explosive, reactive, flammable or toxic
 - Less hazardous and “environmentally green”
 - Natural, non-toxic ingredients marketed as “environmentally green”
 - Examples: Vinegar-based cleaners and herbicides, plant or vegetable-based products, water-based products with natural abrasives such as salt and baking soda



- > Chemical research laboratories, excluding those performing pharmaceutical research
- > Detergents, lubricants, fertilizers, soap, adhesives and paint / other coatings

Ineligible Exposures

- > Finished Pharmaceutical manufacturers, importers or distributors
- > Pharmacies, including compounding pharmacies

Limits

- > Limits up to \$10,000,000

Submission Requirements

- > General Star products application or equivalent products application from other insurers
- > Complete product brochure or website equivalent



CONTACTS

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

www.generalstar.com

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.