

Hired and Non-Owned Auto Liability

The Casualty & Professional Brokerage Division offers coverage for contingent and excess Hired and Non-Owned Auto Liability.

Coverages Offered

- > Contingent and excess Hired and Non-Owned Auto Liability in the first layer of insurance (primary or excess of a retention/deductible)
- > Excess of a Commercial Auto policy
- > Commercial General Liability on most risks
- > Various Named Insured/Additional Insured Endorsements
- > Waiver of Transfer of Rights of recovery against others to us

Risk Appetite

- > Excess of statutory limits, deductible/SIR, or excess of Commercial Auto policy
- > Start up operations and established entities
- > Sales fleets
- > Select contractor risks
- > Select livery risks
- > Restaurant/Pizza delivery with more than 20 locations
- > New Economy "app" based HNOA
- > Miscellaneous delivery
 - Liquor
 - Drugstore
 - Grocery
 - Packages

Limits Available

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

Minimum Attachment Points

- > Statutory limits or deductible/SIR



Ineligible Exposures

- > Restaurants with 20 or less locations using their own employees or independent contractors as drivers. This size limitation does not apply to "app" based risks or layers in excess of the first layer of insurance.
- > Ride Sharing - Coming Soon

Submission Requirements

- > Signed and dated Hired and Non-Owned application
- > Five years currently valued loss runs
- > For "app" based risks, a copy of the contracts between the insured and the drivers, and if applicable, between the insured and merchants
- > Driver qualifications and description of verification procedures, to ensure that at least minimum statutory limits remain in force

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



CONTACTS

Email Submissions to gsubmit@generalstar.com | Imaging Fax: 866 464 3678

Chicago, Illinois

1 North Wacker Drive, Suite 800
Chicago, IL 60606

Gregory Woods

Vice President, Unit Manager
Tel. 312 267 8558
gregory.woods@generalstar.com

New York, New York

125 Broad Street, 6th Floor
New York, NY 10004

Matt Marrin

Vice President, Senior Unit Manager
Tel. 212 859 3962
matt.marrin@generalstar.com

Los Angeles, California

550 South Hope Street, Suite 600
Los Angeles, CA 90071

Edward Felcyn

Vice President, Unit Manager
Tel. 213 236 1745
edward.felcyn@generalstar.com

Stamford, Connecticut

120 Long Ridge Road
Stamford, CT 06902

Margaret Breden

Vice President, Unit Manager
Tel. 203 328 6803
margaret.breden@generalstar.com

HNOA Liability

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.