

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.



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HNOA Liability

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