

Repossession Operations

The Casualty & Medical Brokerage Division offers specialized coverage for Repossession Operations. Coverage is available for the operations involved in the repossession of automobiles and other vehicles such as watercraft and mobile equipment.

Coverage Offered

- > Commercial General Liability Coverage
- > Garage Keepers Coverage—Options to provide coverage on a third party/legal liability basis, or first party/physical damage alternative
- > Additional Insured—Financial Institutions—Automatic status when required in a written contract or agreement
- > Personal Property of Others Legal Liability—Coverage for the property of others in a covered auto—\$5,000 limit applies
- > Assault and Battery exclusion (with option to delete)
- > Wrongful Repossession
- > On Hook Coverage for Repossessed Automobiles and other vehicles—Coverage is provided while on the hook of the insured's tow truck
- > Operation of Repossessed Automobiles and other vehicles up to a 100 mile radius from an insured location during the repossession process

Limits Available

- > General Liability: \$1,000,000 per occurrence
- > Excess Liability: Up to \$5,000,000 in Excess limits available



Submission Requirements

- > General Star Repossessors Supplemental Application or equivalent
- > Driver list and current MVRs
- > Currently-valued carrier loss information for a minimum of five years and description of all claims



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

Atlanta, Georgia

3535 Piedmont Rd, NE
15 Piedmont Center - Suite 800
Atlanta, GA 30305

Brice Doyle

Vice President, Unit Manager
Tel. 312 267 8558
brice.doyle@generalstar.com

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

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

New York, New York

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

Johanna Brooks

Vice President, Unit Manager
Tel. 212 859 3953
johanna.brooks@generalstar.com

Irina Reym

Vice President, Unit Manager
Tel. 212 859 3968
irina.reym@generalstar.com

Stamford, Connecticut

120 Long Ridge Road
Stamford, CT 06902

Maria Manuli

Vice President, Practice Group Manager
Tel. 203 328 5474
maria.manuli@generalstar.com

www.generalstar.com

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