



## Property Brokerage Division

### Property

#### OCCUPANCIES CONSIDERED

- Apartments, condominiums (including student, senior, subsidized)
- Retail - strip malls and stand-alone structures
- Wholesale / Distribution
- Processing (light to medium)
- Manufacturing (light to medium - no woodworking, soft plastics or high hazard chemical or heavily technical)
- Entertainment (ice rinks, bowling alleys, concert spaces, theaters, campgrounds, zip line courses, etc.)
- Medical / Nursing Homes / Assisted Living Facilities
- Residential (including student and non-municipal subsidized)
- Hotel / Motel (including seasonally occupied)
- Office Buildings
- Vacant Buildings
- LROs
- Restaurants (family dining, fine dining or franchised fast food)
- Schools / Daycares
- Wind and Hail Deductible Buybacks
- AOP Deductible Buybacks
- Ex-wind business
- Shared and layered business

#### LIMITS AVAILABLE

- Cat perils: \$10M or more depending on the risk
- All other perils: \$25M or more depending on the risk
- Larger limits are available on a case-by-case basis, depending on the risk

#### DEDUCTIBLES

- Minimum all other perils deductible for All Risk Property: \$5,000
- Minimum deductible for Windstorm/Hail: 1%, 2% to 5% values at risk at the time of loss, depending on the location of the risk
- Minimum deductible for Earthquake: 1% to 5% per unit subject to \$25,000 minimum, depending on exposure
- Minimum deductible for Flood: \$50,000 minimum with limits not exceeding \$1,000,000 per occurrence

#### COVERAGE OPTIONS

- Property Enhancement Endorsement
- COMPAC Endorsement
- Ordinance or Law
- Equipment Breakdown
- Extended Period of Indemnity

#### SUBMISSION REQUIREMENTS

A Comprehensive cover letter including:

- Description of the risk and its operations including exposure and loss control information applicable
- Expiring information including carrier, limit, deductible, target premium and renewal status
- Desired limit

Attachments to the cover letter should include:

- Currently valued hard copy loss summary (preferably five years)
- Schedule of values with pertinent COPE info in an Excel format
- Signed ACORD application with a complete list of all named insureds, their mailing addresses for clearance purposes and effective dates
- Applicable supplemental application

Email Submissions to: [gsubmit@generalstar.com](mailto:gsubmit@generalstar.com)  
Be sure to 'cc' your underwriters

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