



## 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

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# MOVING FORWARD



# Property Brokerage Division

## CONTACTS

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

*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 as an unlicensed insurer in California and operates under NAIC Number 0031-37362. Insurance is placed with the General Star companies by licensed producers and, for risks that qualify, by licensed surplus lines brokers.*