

News Release



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General Star Launches Coverage for Unmanned Aircraft Systems Casualty Division Designs Liability Protection for Drones

Stamford, CT, Sept. 13, 2016 ... General Star Management Company today announced the availability of CGL coverage specifically designed to protect the manufacturers, distributors and operators of unmanned aircraft systems (UAS), more commonly known as “drones.” In addition, contingent coverage for unmanned aircraft systems operations conducted on behalf of the insured is available.

Protection afforded by the Casualty Division is targeted to manufacturers, distributors and operators of hobby and commercial unmanned aircraft weighing up to 55 lbs. Operators must operate the devices within applicable FAA regulations and guidelines. “Start-up” as well as established entities are eligible for the new offering.

General Star will entertain UAS operators including but not limited to:

- Use of unmanned aircraft for research, governmental or commercial purposes
- Real estate surveyors using unmanned aircraft for aerial surveying
- Professional photographers using unmanned aircraft for commercial purposes

Primary limits of \$1M/\$2M/\$2M/\$1M are available for manufacturers, distributors and operators. Excess limits of \$2M in addition to the Primary limits are also offered. Contingent liability coverage for UAS operations conducted on behalf of the insured offers primary limits of up to \$2M/\$4M/\$4M/\$2M and \$10M excess of underlying primary limits.

Coverage for aircraft collision and for privacy violations arising out of UAS operation is included for manufacturers, distributors and operators. Written on an occurrence basis, the new protection contains no or nominal deductibles.

“We are pleased to provide our wholesale clients with a policy designed to address the unique hazards and exposures associated with one of today’s top emerging trends – drones,” said Liana Tufariello, Underwriter and Project Leader for General Star. “The popularity and usage of drones for commercial purposes has exploded, and this is just the type of E&S products liability opportunity we are eager to tackle.”

Cole Palmer, Vice President and Casualty Division Manager, added, "Responding to emerging trends, and creating new offerings for our wholesale clients to sell, are examples of how we help our clients grow their business. Innovative offerings on new technology devices, or taking a second look for creative alternatives on traditional exposures, will contribute to the growth goals of both our clients and General Star. Being a "good steward" of an existing book is no longer a sustainable model in today's competitive environment."

Coverage is provided on a non-admitted basis by General Star Indemnity Company which is rated A++ (Superior) by A.M. Best Company and carries an AA+ Insurance Financial Strength Rating from Standard & Poor's Corporation. General Star Indemnity Company, a wholly-owned subsidiary of General Reinsurance Corporation, is a member of the Berkshire Hathaway family of companies.

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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 Indemnity Company by licensed producers and, for risks that qualify, by licensed surplus lines brokers.