

Automobile and Related Products Liability

The Casualty Division offers coverage designed for automobile and related products for the manufacturing industry.

Coverages Offered

- > Commercial General Liability and Products / Completed Operations Liability Specialized Coverage Extensions for Certain Classes of Business; such as:
 - Garage Keepers Legal Liability
 - Limited Product Testing Coverage
 - Product Design Coverage
 - Limited Product Withdrawal Expense Coverage
- > Occurrence and Claims-Made coverage forms
- > Defense Outside and Inside the Limits
- > First Dollar Coverage, Small to Moderate Deductibles, SIRs
- > Additional Insureds: Trade Events, Automatic Status when required in writing in a contract or agreement

Risk Appetite

- > Accounts with revenue between \$250,000 and \$25,000,000
 - Start-up Operations and New Ventures
 - Discontinued Products / Operations
 - IBNR Coverage

Eligible Exposures

- > Manufacturers and Fabricators of Automobiles
- > Customized Automobiles and Conversions
- > Truck, Trailer, Camper and Bus Manufactures
- > Critical Parts including Racing Products, Brakes and Suspension Systems
- > Discontinued Products
- > Military-related Products



Ineligible Exposures

- > Garage Dealerships
- > Products containing Asbestos
- > All-Terrain Vehicles (ATVs)
- > Tire Recapping Operations
- > Go-Karts

Limits Available

General Liability

- > \$1M per occurrence
- > \$2M general aggregate

Product Liability

- > \$1M per occurrence
- > \$2M products / completed operations aggregate

General Star Indemnity Company and **General Star National Insurance Company**
are rated **A++** by A.M. Best and **AA+** by Standard & Poor's.



Garage Keepers Legal Liability

- > Limits up to \$250,000 each vehicle
- > \$1M location aggregate

Limited Product Withdrawal Expense Coverage

- > Option of \$50,000 and \$100,000 each withdrawal / aggregate
- > Will consider ground up coverage with no deductible
- > Up to \$5M in Excess limits available

Submission Requirements

- > General Star Products Application, signed by the applicant
 - General Star Supplement Applications for Garage Keepers Legal Liability, Limited Product Testing Coverage, and Limited Product Withdrawal Expense Coverage can be found at our website—www.generalstar.com
- > Currently valued carrier loss information (not older than 90 days) for a minimum of five years including descriptions of all claims
- > Complete product brochure or website

CONTACTS

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General Star National Insurance Company is licensed in the District of Columbia, Puerto Rico and all states. General Star National Insurance Company has its principal place of business in Stamford, CT and operates under NAIC Number 0031-11967. Insurance is placed with General Star National Insurance Company by licensed producers. This product is not available in all states. 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 of 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.