

## Chemical Products Liability

The Casualty Brokerage Division offers specialized coverage for household and commercial chemical manufacturers and distributors including occurrence coverage for less hazardous, “environmentally green” chemicals.

### Coverage Offered

- > Commercial General Liability and Products / Completed Operations Liability
- > Claims-Made coverage trigger, except for less hazardous “environmentally green” chemicals that are eligible for Occurrence coverage
- > Small to moderate deductibles, with options for ground up coverage with no deductible
- > Self-Insured retention structure is available for qualified applicants
- > General Star’s “PLUS Endorsement” provides protection for six types of additional insureds, “Other Insurance” on a primary and non-contributory basis, waiver of subrogation, Employment-Related Practices and Medical Payments Coverage

### Risk Appetite

- > Up to \$50,000,000 in revenue
- > New ventures
- > Discontinued Products

### Eligible Exposures

- > Manufacturers, importers and distributors of chemicals including:
  - Household and commercial chemicals
  - Fine, commodity and specialty chemicals
  - Organics, inorganics and synthetics
  - Reference or laboratory standard chemicals
  - High hazard: explosive, reactive, flammable or toxic
  - Less hazardous and “environmentally green”
    - Natural, non-toxic ingredients marketed as “environmentally green”
    - Examples: Vinegar-based cleaners and herbicides, plant or vegetable-based products, water-based products with natural abrasives such as salt and baking soda



- > Chemical research laboratories, excluding those performing pharmaceutical research
- > Detergents, lubricants, fertilizers, soap, adhesives and paint / other coatings

### Ineligible Exposures

- > Finished Pharmaceutical manufacturers, importers or distributors
- > Pharmacies, including compounding pharmacies

### Limits

- > Limits up to \$10,000,000

### Submission Requirements

- > General Star products application or equivalent products application from other insurers
- > Complete product brochure or website equivalent



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**CONTACTS**

Email Submissions to [gsubmit@generalstar.com](mailto:gsubmit@generalstar.com) | Imaging Fax: 866 464 3678

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

[www.generalstar.com](http://www.generalstar.com)

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