

Foster Care

The Casualty Division offers coverage designed for foster care and adoption agencies.

Coverage Offered

- > Commercial General Liability, Professional Liability and Sexual Misconduct Liability
 - General Liability coverage on an Occurrence or Claims- Made basis
 - Professional and Sexual Misconduct Coverage on a Claims-Made basis
 - Small to moderate deductibles and SIR available
 - Volunteers automatically included as Additional Insureds

Eligible Exposures

- > Non-Profit foster care and adoption agencies

Ineligible Exposures

- > Social service operations outside the scope of foster care and adoption services

Limits Available

- > Policy Limits of \$1,000,000 each event limit / \$2,000,000 policy aggregate with the following coverage parts:

General Liability

- \$1,000,000 per occurrence
- \$2,000,000 general aggregate

Professional Liability

- \$1,000,000 per occurrence
- \$1,000,000 aggregate



Sexual Misconduct Coverage

- Limits from \$100,000 to \$1,000,000
- > Up to \$5,000,000 in Excess limits available

Submission Requirements

- > General Star's Foster Care application and a description of operations along with the primary function or services of the organization. In addition, a copy of marketing or program development literature that describes the history, objectives and services provided by the organization should be provided.
- > Website
- > Five (5) years of currently valued hard copy loss runs

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



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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.