

## Retroactive Limits of Liability Insurance

The Casualty Division offers specialized Retroactive Limits of Liability coverage for Products or Completed Operations exposures.

Several scenarios create the need for customized Retroactive Limits of Liability protection. It is essential for the insurer to recognize the business requirements of the policyholder, and for the insured to understand the capabilities of the insurer to deliver specialized protection. Effective communication between both parties is vital to the development of a successful solution. Deep expertise in product liability and the unique challenges of Retroactive Limits of Liability is a key factor in the insurer's ability to deliver the right result—at the right time.

### Scenario

- > **Merger or Acquisition of Seller with No Insurance**  
Company A manufactures and distributes a product and never obtained Product Liability insurance. Company B purchases Company A, and obtains a retroactive limits of liability from an Encore retroactive liability policy. It covers bodily injury and property damage arising from Company A's products that took place when it lacked insurance protection, subject to the terms and conditions of the policy.

### Highlights

- > Standard Claims Made policy
- > A one day policy term with a customized reporting period
- > Retroactive date determined on length of coverage period requested
- > Retro Dates of up to 5 years, subject to eligibility

### Eligible Exposures

- > Products or Completed Operations exposures typically quoted by General Star

### Ineligible Exposures

- > Risks with known incidents
- > Contractors

**GeneralStar**  
**Encore**

### Limits Available

- > Primary: up to \$1MM/\$2MM/\$1MM/\$1MM
- > Excess evaluated on case by case basis

### Submission Requirements

- > General Star Products Application
- > "No Known Loss Letter" executed by insured and attached to policy
- > Five years currently valued carrier loss information, subject to availability

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

**CONTACTS**

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