

Hired and Non-Owned Auto Liability



Manager of Nursing and Assisted Living Services

60 employees operating non-owned autos for a nursing, home care and rehabilitation service provider.



Bike Sharing Operation

Hired and Non-Owned coverage for trucks delivering bicycles to bike sharing stations in multiple cities.



Online Food Delivery Service

Delivery service operation for restaurants in college towns using independent contractors.
\$12M in revenue



Small Public University

Hired and non-owned vehicles used for off-campus meetings, travel, athletic events and other purposes.



Oil and Gas Consultant

Independent contractors traveling to work sites in their personal autos.
140 independent contractors



Non-Profit Lobbying Organization

Hired and non-owned vehicles used for door-to-door canvassing, travel to political and speaking events.
65 employees



App Based Auto Services

Home pick up and return of customer vehicles by independent contractors for service, detailing or repair.



Fast Food Franchise

Restaurant franchise with 34 locations providing delivery.
\$11M in delivery sales



Auto Parts Delivery Service

On demand delivery of auto parts.
63 independent contractors

www.generalstar.com

Hired and Non-Owned Auto Liability

The Casualty Division offers coverage for contingent and excess Hired and Non-Owned Auto Liability.

Coverages Offered

- > Contingent and excess Hired and Non-Owned Auto Liability in the first layer of insurance (primary or excess of a retention/deductible)
- > Excess of a Commercial Auto policy
- > Commercial General Liability on most risks
- > Various Named Insured/Additional Insured Endorsements
- > Waiver of Transfer of Rights of recovery against others to us

Risk Appetite

- > Excess of statutory limits, deductible/SIR, or excess of Commercial Auto policy
- > Start up operations and established entities
- > Sales fleets
- > Select contractor risks
- > Select livery risks
- > Restaurant/Pizza delivery with more than 20 locations
- > New Economy "app" based HNOA
- > Miscellaneous delivery
 - Liquor
 - Drugstore
 - Grocery
 - Packages

Limits Available

- > Up to \$5M on most risks
- > Higher limits on select risks

Minimum Attachment Points

- > Statutory limits or deductible/SIR

Ineligible Exposures

- > Restaurants with 20 or less locations using their own employees or independent contractors as drivers. This size limitation does not apply to "app" based risks or layers in excess of the first layer of insurance.
- > **Ride Sharing - Coming Soon**

Submission Requirements

- > Signed and dated Hired and Non-Owned application
- > Five years currently valued loss runs
- > For "app" based risks, a copy of the contracts between the insured and the drivers, and if applicable, between the insured and merchants
- > Driver qualifications and description of verification procedures, to ensure that at least minimum statutory limits remain in force