

40+ AdvantagePAC®

The Contract P&C Division offers a comprehensive package policy—the 40+ AdvantagePAC®. Coverage is written through designated producers who perform underwriting and administrative functions on behalf of GenStar.

A comprehensive policy from GenStar...

The Package Policy that Does More

- > **More Protection**—Over 40 Property and Casualty new or enhanced coverages in ONE policy
- > **More Value**—Extra coverages for no additional premium
- > **More Innovative**—Unique coverages, differentiated product
- > **More Efficient**—One endorsement includes all the coverages

Let the GenStar Advantage work for you!

Eligibility

- > Risk must qualify for a package policy under the following coverage forms:
 - Building and Personal Property coverage form
 - Condominium Association coverage form
 - Business Income (with or without extra expense) coverage form
 - Commercial General Liability coverage form
- > Property must qualify for special causes of loss and be insured at a minimum of 80% coinsurance
- > Available on all eligible classes of business

Upgrade existing package renewals to the 40+ AdvantagePAC®

Add either Property or General Liability to an existing line of business and get the 40+ AdvantagePAC®



40+ AdvantagePAC®

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

The 40+ AdvantagePAC®

	Coverages	ISO	General Star
Limits of Insurance	Property New Coverages	ISO-CP 0010, ISO-CP 1030 (2012 Version)	40+ AdvantagePAC® Policy
	Accounts Receivable	Not Covered	\$15,000
	Arson Reward	Not Covered	\$10,000 (with no deductible) / \$20,000 annual aggregate
	Employee Dishonesty	Not Covered	\$10,000
	Fine Arts	No Specific Coverage	\$10,000
	Fire Extinguisher Systems Recharge Expense	Not Covered	\$2,500 (with no deductible)
	Forgery or Alteration	Not Covered	\$2,500
	Installation	No Specific Coverage	\$15,000
	Lock and Key Replacement	Not Covered	\$5,000
	Prepackaged Software	Not Covered	\$5,000
	Property in Transit—Other than Insured's Vehicle	Not Covered	\$2,500
	Seasonal Increase—Business Personal Property	Not Covered	25% increase
	Tenant Building Glass	Not Covered	\$15,000
	Tenant Relocation Expense (Not Available in MA)	Not Covered	\$750 unit / \$15,000 aggregate (with no deductible)
	Theft or Vandalism Reward	Not Covered	\$2,500 (with no deductible) / \$5,000 annual aggregate
Limits of Insurance	Property Enhanced Coverages	ISO-CP 0010, ISO-CP 1030 (2012 Version)	40+ AdvantagePAC® Policy
	Business Income—Extended Period of Indemnity	60 Days	90 Days
	Debris Removal	\$25,000	\$30,000
	Fire Department Service Charge	\$1,000	\$5,000
	Newly Acquired Buildings	\$250,000 / 30 days	\$350,000 / 60 Days
	Newly Acquired Locations—Business Income	\$100,000 / 30 days	\$150,000 / 60 Days
	Newly Acquired Personal Property	\$100,000 / 30 days	\$150,000 / 60 Days
	Ordinance or Law	\$10,000 or 5% of Building limit (whichever less) for increased cost of construction only	\$20,000 Coverage A/B/C Combined per building \$50,000 annual aggregate
	Outdoor Property—Fences / Antennas / Satellite Dishes	\$1,000	\$15,000 and Broadened Causes of Loss
	Outdoor Property—Trees / Shrubs / Plants	\$1,000 limited to \$250 any one Tree / Shrub / Plant	\$5,000 limited to \$1,000 any one Tree / Shrub / Plant
	Outdoor Signs	\$2,500 per sign	Included in \$15,000 Outdoor Property Limit above; or \$2,500 per sign for other covered perils
	Personal Effects and Property of Others	\$2,500 per described premises	\$2,500 per item / \$7,500 per described premises
	Pollutant Clean-up and Removal	\$10,000 annual aggregate	\$20,000 annual aggregate
	Property in Transit—Insured's Vehicle	\$5,000	\$15,000
	Property Off Premises	\$10,000	\$20,000
Valuable Papers	\$2,500	\$15,000	
Limits of Insurance	Property Reduced Deductibles	ISO CP 0010 (2012 Versions)	40+ AdvantagePAC® Policy
	Employee Dishonesty	Policy Deductible	Reduced to \$250
	Outdoor Sign	Policy Deductible	Reduced to \$250
	Tenant Building Glass	Policy Deductible	Reduced to \$250
Coverages or Limits	General Liability New / Enhanced Coverages	ISO CG 0001 (2012 Versions)	40+ AdvantagePAC® Policy
	Additional Insured—Lessor of Leased Equipment	Must be Endorsed Individually	Included
	Additional Insured—Mgrs. / Lessors of Premises	Must be Endorsed Individually	Included
	Bail Bonds—Supplementary Payments	\$250	\$2,500
	Expected or Intended Injury—Reasonable Force—PD	Not Covered	Covered
	Liberalization Provision	Not Covered	Covered
	Loss of Earnings—Supplementary Payments	Up to \$250 per day	Up to \$500 per day
	Medical Payments	\$5,000 Typical Limit	\$10,000
	Non-Owned Watercraft	26 Foot Limitation	51 Foot Limitation
	Privacy and Information Security Coverage	Not Covered	\$5,000
	Property Damage to Customers Goods on Premises	Not Covered	\$10,000 each occurrence

generalstar.com

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.