

Hired and Non-Owned Auto

The Contract P&C Unit offers coverage for Hired and Non-Owned Auto. Coverage is written through designated producers who perform underwriting and administrative functions on behalf of GenStar.

Coverage Description

- > Coverage is available on risks where there is incidental exposure only and written in conjunction with General Liability coverage on the policy. Standalone Hired and Non-Owned Auto coverage is not available.
- > Coverage is only available for bodily injury and property damage as outlined in the coverage endorsement.
- > Coverage is available up to policy limits; however, the endorsement has the flexibility to allow for the coverage to be offered with a sub-limit.
- > Coverage is available on a non-admitted basis in all states except the following: Arizona, Illinois, Louisiana, Oregon and Vermont.
- > A completed and signed General Star Hired and Non-Owned Auto application must be provided by the applicant.

Prohibited Risks

- > Caterers
- > Churches / Religious Organizations
- > Conducting and/or Planning Special Events
- > Consultants and Sales Professionals
- > Couriers and Express Messengers
- > Contracting Risks
- > Fast Food Restaurants (with or without delivery)
- > Florists
- > Medical Equipment Supply Stores
- > Pizza Parlors and Other Restaurants with Delivery Service
- > Real Estate Agents
- > Schools
- > Special Events
- > Truckers and Freight Forwarders
- > Visiting Nurses or Home Health Aids
- > Warehouses



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



Contract P&C Unit—Hired and Non-Owned Auto

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.