

## Primary

### COVERAGE

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- Commercial General Liability
- Products/Completed Operations Liability
- Professional Liability (Miscellaneous and Targeted Specialty Forms)
- Products Pollution Liability (Claims-made)
- Product Withdrawal Expense (Sub-limited)
- Garage Keepers Legal Liability
- Worldwide Coverage for Products / Completed Ops and Travel
- Data Breach Expense (Sub-limited, 1st Party)
- Abuse & Molestation (Claims-made)

### PRIMARY RISK APPETITE

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#### Manufacturers/Importers/Distributors

- Auto Parts and Specialty Autos
- Bio-Fuel Manufacturers
- Chemicals
- Consumer Products
- Cosmetics
- Discontinued Products (General Star Encore)
- Drone Manufacturers
- HHP - Holistic Health Products (no THC)
- Hired and Non-Owned Auto
- Machinery and Machinery Parts
- Manufacturers/Importers/Distributors
- Medical Products
- Military, Police and Security Products
- Motorcycles and Motorcycle Parts
- Nutraceuticals and Dietary Supplements
- Pollution Control Products

- Retroactive Coverage (General Star Encore)
- Start ups/small accounts (**PrimaryEdge**)
- Sporting Goods
- Toys and Games
- Juvenile & Infant Products
- Trailer and Trailer Part Products
- Trigger Conversion (General Star Encore)
- Watercraft and Watercraft Products

#### Other Specialties

- Clinical Trials
- Collateral Recovery Agencies
- Criminal Justice
- Drone Operators & Entities Hiring Them
- Executive Protection & Specialty Security Providers
- Life Sciences
- New Economy ("Gig", "Sharing", "App")
- Specialty Training
- Valet Parking

### LIMITS AVAILABLE

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- \$2M per occurrence
- \$6M aggregate

### DEDUCTIBLES AND MINIMUM ATTACHMENT POINTS

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- From first dollar to moderate deductibles up to \$500K retentions

## Excess

### COVERAGE

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- Excess Commercial General Liability
- Excess Products / Completed Operations Liability
- Excess Automobile Liability
- Excess Follow Form Auto Pollution (CA9948)
- Excess Liquor Liability
- Occurrence and Claims-made
- Many custom coverages and extensions for specialty classes of business including Miscellaneous Professional Liability, Abuse / Molestation Coverage

### EXCESS RISK APPETITE

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#### Auto Liability

- Airport Shuttles
- Ambulances / Ambulettes and Paratransit
- Contractor Fleets
- Contract-specific Excess Auto Coverage
- Designated Truckload Coverage
- Hired and Non-Owned Auto
- Limos / Taxis (No Independent Owners)
- Petroleum Product Haulers
- School Buses
- Truckers

#### GL, Products, Professional

- Clinical Trials
- Drone Manufacturers
- Habitational
- Life Sciences
- New Economy ("Gig", "Sharing", "App")
- New York Contractors
- Prem/Ops, Professional = Primary Appetite and More
- Products = Primary Appetite
- Sexual Abuse & Molestation
- Social Services
- Restaurants / Bars
- Specialty Training

### LIMITS AVAILABLE

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- Maximum limit is \$10M
- Attachment within the lead \$25M
- Abuse & Molestation \$2M capacity, up to \$4M available on eligible risks

### MINIMUM ATTACHMENT POINTS

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- \$1M / \$2M / \$1M / \$1M on General Liability
- \$1M / \$2M for Professional Liability
- \$250K on Auto Liability buffers (difference to \$1M CSL)
- \$1M / \$1M on Liquor Liability (may consider \$500K x \$500K buffer layer)



## Casualty Brokerage Division

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# MOVING FORWARD

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