

## **Hired and Non-Owned Auto Liability**

The Casualty & Professional Brokerage Division offers coverage for Contingent and Excess Hired and Non-Owned Auto Liability.

## **Coverage Offered**

- Contingent and excess Hired and Non-Owned Auto Liability in the first layer of insurance (excess of a retention)
- Excess of a Commercial Auto policy
- Can consider General Liability for certain classes of business (i.e. New Economy)
- Various Named Insured/Additional Insured Endorsements
- Waiver of Transfer of Rights of recovery against others to us

#### **Available Limits**

- First Layer excess of retained limit/state minimum limits
   Up to \$1M in capacity
  - Options: monoline or included in CGL
- Excess Liability: Up to \$5M in limits
   Options: stand-alone or written with other cover

## Eligible Exposures





#### **Miscellaneous Delivery**

- Liquor
- Drugstores
- Grocery



Food/Pizza Delivery

- First Layer: 21 locations or more
- Excess: Any number of locations



**Business Operations** 

- Healthcare Operations
- Social Services
- Sales Fleets



**New Economy** 

- App based delivery including food
- Eligible for First Layer and Excess



- Transportation Network Companies
- Charter Bus Operations

- Dispatch Companies
- Black Car Services

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





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