

The Casualty & Professional Brokerage Division offers coverage for Mobile App and Internet Based Services, connecting customers with providers of a wide variety of goods and services.

## Coverages Offered

- > Commercial General Liability
- > Hired and Non-Owned Auto
- > Employment Benefits Liability
- > Liquor Liability
- > Abuse & Molestation on select risks
- > Assault & Battery on select risks
- > Garage Keepers Legal Liability on select risks
- > Miscellaneous E&O on select risks

## Risk Appetite

- > Online platforms / apps connecting users to service providers
- > Primary and Excess
- > Startup operations and established entities
- > Exposures typically quoted by GenStar

## Limits Available

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

## Ineligible Exposures

- > Products and services not within current appetite
- > HNOA for Transportation Network Companies (TNCs)



## Submission Requirements

- > Full description of the business model
- > Copy of the contracts and/or Terms of Service used with Independent Product/Service Providers and App Users
- > Vetting process of Independent Contractors - insurance requirements, driver criteria, criminal background checks/sexual misconduct & abuse registries (depending on class), vehicle requirements or other professional qualifications
- > Onboarding process of independent Product/Service Providers - Does the app have any specific procedures that must be followed by providers? Example: app requirements for ID verification and protocols for dealing with minors or intoxicated customers if delivering alcohol
- > 5 years of recently valued loss runs (or from company inception, if a more recent startup)

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

**Members of the Berkshire Hathaway Family of Companies**

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*General Star National Insurance Company is licensed in the District of Columbia, Puerto Rico and all states. General Star National Insurance Company has its principal place of business in Stamford, CT and operates under NAIC Number 0031-11967. Insurance is placed with General Star National Insurance Company by licensed producers. This product is not available in all states. 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.*