



General Casualty Division

Kinsale's General Casualty Division offers Commercial General Liability and Products Completed Operations Liability on OL&T/Premises-related exposures for over 200 eligible classes. We can tailor innovative solutions for your hard-to place-risks.



Target Classes:

- Amusement and Arcade Facilities and Events;
- Churches;
- Condo and Homeowners Associations;
- Flea Markets;
- Firearm Stores;
- Gas Stations;
- Grocery Stores and Supermarkets;
- Habitational;
- Hotel, Motel, Resorts. Will consider Long-Term Single Room Occupancy;
- Lessor's Risk;
- Liquor Liability; Available in most states (supported);
- Movie Theaters;
- Property Managers;
- Quarries;
- Restaurants;
- Retail Stores;
- Schools;
- Security Guards and Detective Agencies;
- Shopping Centers;
- Special Events;
- Vacant Land and Buildings;
- Warehouses.

Minimum Premium: \$7,500.

Policy Structure:

- \$10,000,000 Excess Capacity available through Kinsale Excess Casualty Division;
- Commercial General Liability;
- ISO Occurrence and Claims-made coverage forms;
- ISO Liquor Liability Coverage;
- Customized Coverage;
- Per Location aggregate endorsement;
- Hired and Non Owned Auto (supported);
- Garagekeeper's Legal (supported);
- Deductible typically \$5,000 unless tailored to an individual risk.

Submission Requirements:

- ACORD Commercial Insurance Application and General Liability Application with a complete Description of Operations;
- Supplemental Application, where appropriate;
- Five Year currently valued company loss runs with a description provided for losses over \$25,000.
- Insured website information.

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