

## General Casualty

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

- Apartments
- Assisted living facilities (LRO)
- Bars, nightclubs, and gentlemen's clubs
- Boarding houses
- Churches
- Condominium associations
- Daycares and schools
- Developers
- Dwellings
- Flea markets
- Freight forwarders
- Gas stations
- Grocery stores and supermarkets
- Homeless shelters (LRO)
- Homeowners associations
- Hostels
- Hotels and motels (will consider long-term single room occupancy and low occupancy)
- Lessor's risk
- Liquor Liability (available in most states; supported)
- Mobile home parks
- Property managers
- Quarries
- Real estate land developers
- Restaurants
- Retail stores
- Security guards and detective agencies
- Senior housing
- Shopping centers
- Student housing (non-Greek)
- Townhouse associations

### Policy Structure

- \$10,000,000 excess capacity available through Kinsale's 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)
- Blanket additional insured
- Employee Benefits Liability
- Stop Gap Liability

### 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
- SOV in Excel format (for locations of five or more)
- Insured's website information

### Submission Address

[gc@kinsaleins.com](mailto:gc@kinsaleins.com)

### Supplemental Applications



**Holden Bryant, Division Manager**  
(804) 593-3010 | [kinsaleins.com/gc](https://kinsaleins.com/gc)

**Meet the General  
Casualty team**

