



General Casualty & Product Liability Appetite Guide

MINIMUM PREMIUMS: Min 50K per Policy, unless Lead Umbrella, then 75K
Min 3K per Million for Lead Umbrella
Min 2K per Million for Excess Liability

LINES OF BUSINESS: General Liability
Products Liability
Lead Umbrella
Excess Liability

CAPACITY: 25M XS Capacity
More for Select Risks

FORMS: Follow Form Excess
Lead Umbrella
Primary GL
Retained Limit
Products Liability

PRODUCTS LIABILITY:

| TARGETED CLASSES | CLAIMS MADE TARGETS | PROHIBITED CLASSES |
|---|--|---|
| Manufacturers Distributors (Inc. Overseas Mfg.) | Chemicals & Fertilizers Helmets / Protective Equipment Baby Products Discontinued Products IBNR Policies | Tobacco Electronic cigarettes Wooden Trusses Aerospace & Aviation Products |

GENERAL CASUALTY:

| TARGETED CLASSES | PROHIBITED CLASSES | RESTRICTED CLASSES |
|--|---|---|
| Real Estate Restaurant Chains Leisure, Sports & Entertainment Grocery Stores Security Guards | Traveling Fairs Inflatable Rental Public Entity Pools | Habitational (100K SIR/100K Premium) Bars & Nightclubs (250K SIR/500K Premium) Parking Garage with GKLL (Min 25K SIR/100K Premium) |

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Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, accident and health, medical stop loss, and homeowners insurance. The actual and final terms of coverage for all product lines may vary.

It underwrites on the paper of Berkshire Hathaway's National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

For more information, contact info@bhspecialty.com.

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