



EXPOSURE SHEET: Real Estate Portfolios

Let Crum & Forster's environmental team create a custom pollution legal liability program for your real estate clients providing customized pollution coverage to protect their investments.

Available Coverage

- Onsite Cleanup Coverage
- Third Party Pollution Legal Liability
Gradual and/or Sudden Coverage Options

Available Enhancements

- Non-Owned Disposal Sites Coverage
- Transportation Pollution Coverage
- Business Interruption Coverage
- Warehousing Contractual Coverage
- Separate Defense Limits
- Mold/Microbial Matter Coverage
- Legionella Coverage (*within pollutant definition*)
- Lead In-Place Coverage
- Asbestos In-Place Coverage
- Property Transfer Coverage
- Responsible Insured Language
- Illicit Abandonment Language
- Emergency Response Cost Coverage
- Broadened Bodily Injury Definition
- Natural Resource Damages
- Tenant Contents (*as 3rd Party PD from a covered pollution condition*)
- Contractor's Pollution Liability Coverage
- Manuscript endorsements crafted to tailor coverage for known conditions

Submissions

- Env.submissions@cfins.com
- ATL.Env.submissions@cfins.com

Target Classes

- Commercial & Mixed-Use
- Apartment Complexes
- Mobile Home Parks
- Home Owner Associations

Prohibited Classes

- Single-Family Homes
- Dry Cleaners

Policy Limits

- Up to \$10,000,000 Per Occurrence
- Up to \$10,000,000 Aggregate

Minimum Premiums

- \$3,500 (*base \$1M/1M Limit, One Year Term*)

Policy Term

- Up to 5 Years

Why Crum & Forster?

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$10 billion revenue.
- Flexible and creative underwriting.
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services