



Crum & Forster has been a recognized leader in the Commercial Excess & Umbrella marketplace for over 50 years. We offer you solid technical knowledge, innovative solutions, and quality service backed by years of experience. We don't have to write the underlying to quote your excess. Our broad underwriting appetite is backed up by disciplined yet competitive pricing allowing us to respond intelligently to changing market conditions. We have two solutions to best handle your insurance needs - Admitted and Non-Admitted. Our combined appetite allows us to accommodate a wide spectrum of risks from larger, more complex deals to smaller insureds with challenging exposures.

**CAPACITY**

**Admitted Umbrella/Lead and Excess**

Targeted capacity of \$15,000,000. Our capacity may be used on split or ventilated placements and is available on Admitted or Non-Admitted paper. Additional capacity may be deployed on high excess placements depending upon individual risk characteristics and placement dynamics.

**Non-Admitted Lead**

\$10M Capacity  
Claims Made or Occurrence

**Non-Admitted Excess**

\$15M Capacity in non-lead position  
Claims Made or Occurrence

**CONTACT INFORMATION**

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Surplus lines products are available in California only through CoverX Specialty Insurance Services, a licensed surplus lines broker (CA license #0573926)

**TARGET CLASSES**

**Admitted and Non-Admitted:**

**Manufacturing & Distributor Risks**

- Apparel & Textiles
- Construction/Farm/Industrial

**Wholesale & Retail**

- Groceries/Food
- Furniture
- Beverage distributors
- Retail stores

**Products**

- Commercial/Industrial component parts
- Fabricated metals
- Furniture
- Machinery/Tools
- Non-critical auto parts
- Plastic/Rubber products
- Wood pallets

**Real Estate**

- Habitational
- OL&T
- Commercial

**Service Industries**

**Hospitality**

- Hotels
- Restaurants w/Liquor, etc.

**Commercial Contractors**

- General contractors, various trade contractors  
(Non-Admitted handled by Construction unit)

**Non-Admitted Excess additional classes:**

**Bars**

**Entertainment**

- Shell Corporations and Promoters

**Social Services**

**Special Events**

- Fairs
- Races
- Festivals



**PRODUCT FEATURES**

**Umbrella (Defender) Policy - Admitted**

- Worldwide coverage
- Pay on behalf of the “insured” provision
- Contractual follow form waiver of subrogation (where available)
- No self-insured retention (except for NY \$10,000)
- Covered pollution cost or expense for auto or mobile equipment related occurrences
- Pollution exclusion does not apply to BI/PD arising out of pollution caused by lightning/explosion
- Broad definitions of bodily injury includes shock, mental anguish, mental injury or humiliation
- Non-employment related discrimination in violation of a civil rights law is covered (where available)
- Double general aggregate is available for contractors, real estate and retail risks
- Per Project/Per Location Aggregate Limits Endorsements available

**Excess Policy**

- Multiple attachment points to best suit the insured’s needs providing competitive alternatives
- Excess Liability policy has few exclusions to closely follow form controlling underlying insurance
- Ability to participate in quota share layering of excess limits
- Will follow defense inside or outside of limits
- Allows for Additional Insured by Written Contract, Primary Non-Contributory and Waiver of Subrogation in accordance with the controlling underlying insurance
- Per Project/ Per Location Aggregate Limits Endorsements available
- Definition of Event allows follow form over both occurrence or claims made coverages

**UL Requirements**

- A.M. Best Rating of A-VII of better
- \$1M Automobile CSL
- General Liability Limits: \$1M/ \$2M/ \$2M/ \$1M
- \$500K/\$500K/\$500K Employer’s Liability Limit

**Reasons for selecting Crum & Forster**

- Financial Strength rating by A.M. Best of A “Excellent”
- Part of Fairfax Financial Holdings with revenue in excess of \$21 billion
- Flexible underwriting approach
- Dedicated and responsive underwriting team
- Customer service-based culture applied to everything we do
- Prompt new business quotes and early renewal indications
- Risk engineering and claims specialization
- Emergency response teams available around the clock to respond to catastrophic/ urgent claim events
- Client-focused risk engineering services



[www.cfins.com](http://www.cfins.com)

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