



Our Special Risk business segment provides access to general liability coverage for most product liability exposures generated from manufacturers, distributors and importers; as well as OL&T and habitational risks with premises exposure.

Classes of Business

Manufacturers & Distributors

- Moderate to high hazard products
- Small to large complex accounts

OL&T / Habitational

- Commercial real estate
- Apartment owners
 - Subsidized, student & senior housing
- Condominiums and homeowners associations
- Vacant land

Policy Highlights

- Primary limits \$1,000,000 per occurrence / \$2,000,000 aggregate
- Claims made or occurrence coverage
- Deductibles and Self-Insured retentions available
- ISO-based forms with manuscript abilities

Coverages Available

Primary General Liability

- Premises and operations liability
- Personal and advertising liability
- Products and completed operations liability
- Hired and non-owned auto liability
- Discontinued products liability coverage
- Assault and Battery coverage
- Worldwide territory coverage

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
- Wholesale E&S division focused on wholesale brokers
- Specialized coverage enhancements for the unique needs of our classes
- Multiline coverage solutions
- Prompt new business quotes, renewal indications, and policy issuance
- Customer service-based culture applied to everything we do
- Risk engineering and claims specialization consistent with our classes
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events

Contact Information



Primary Special Risk Division

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