



Oil accounts for a large percentage of the world's energy consumption and is vital to a number of industries. At Crum & Forster, we offer multiline coverage solutions designed to insure all aspects of the petroleum delivery system. As one of the country's largest writers of petroleum/propane business, we have a specialty team of underwriters, risk engineers, and claims professionals that understand your business.

AVAILABLE COVERAGE

- Property
- General Liability
- Auto
- Workers' Compensation
- Umbrella
- Crime
- Inland Marine
- Equipment Breakdown
- Employment Practices Liability
- Employee Benefits Liability
- Cyber Risk
- Large Deductible Plan Options

ENHANCED COVERAGE

- Broadened pollution liability
- Erroneous delivery of liquid products
- Deluxe property extension endorsement
- General liability enhancement endorsement
- Commercial automobile broad form endorsement

WHY CRUM & FORSTER

- A.M. Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$19.8 billion in revenue
- 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
- Access to our online risk management tool

TARGET CLASSES

- Petroleum jobbers
- Petroleum retailers and wholesalers
- Home heating oil distributors
- Bulk oil distributors
- Used oil distributors
- Retail convenience store chains
- Propane dealers and distributors
- Petroleum terminals
- CNG/LNG fueling stations
- Additional business segments

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