



CRUM & FORSTER®

A FAIRFAX COMPANY

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Gig Economy Solutions

The gig economy is driven by flexibility, speed, and responsiveness. You want an insurance company partner you can trust to deliver the coverages your clients need when they need them, for as short a window as they need them. We specialize in insurance coverage tailored to meet the unique needs of freelance workers and the companies involved in the gig economy.

Portfolio underwriting is at the platform or group level, with policies issued to either platform or individual.



General Liability

- Admitted and non-admitted
- Various limits available
- Miscellaneous Professional Liability
- Liquor Liability (contingent or incidental only)
- Blanket Additional Insured
- Primary and Non-contributory Wording
- Waiver of Subrogation
- Usage-based premium options available

Occupational Accident

- Group or Blanket coverage options available
- Usage-based premium options available
- Broad coverage form
- Coverage flexibility to meet most price points

Contingent Liability

- Various limits available
- Broad coverage form
- Alternate Employer Endorsement available

Workers Compensation

- Available in select cases
- Blanket Waiver of Subrogation available

Auto Liability & Physical Damage

- Transportation Network Companies (TNC), On-Demand Delivery (ODD), Peer-to-Peer (P2P) and Business-to-Peer (B2P) platforms
- Primary, corporate/owner higher limit / top-off policies, and excess available
- Start-ups to large established ecosystems

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