Middle Market Solutions
Manufacturing

Crum & Forster Middle Markets specializes in providing carefully structured multiline insurance solutions to midsized and larger manufacturers seeking a consultative approach to loss prevention and risk management. Top notch underwriting teams work closely with our in-house teams for risk engineering and claims to problem solve for our valued customers.

**Target Account Size**
Preferred account range $200K to $2M

**Flexible Program Structure**
Guaranteed Cost, Midsize and Large Deductible, and SIR Bundled and Unbundled Programs

**Target Industries**
- Auto Parts Manufacturing
- Machinery & Equipment
- Instruments
- High Hazard Products
- Metal Products
- Electronic Equipment
- Miscellaneous Manufacturing
- Non-Invasive Medical Products

Preferred SIC Classes: 23, 31, 34, 35, 36, 38, 39

**Available Coverage**
(see Enhanced Coverages section)
- Commercial Package
- Comprehensive Property Coverage (COP form)
- General Liability
- Workers’ Compensation
- Commercial Auto
- Employment Practices Liability
- Cyber Risk
- Supported Excess

**Risk Engineering**
Crum & Forster’s risk engineers work in partnership with our customers to provide a full complement of services from education to comprehensive onsite inspections.

**Practices include:**
- Operational risk assessments in comparison to industry benchmarks and best practices
- Assistance with automobile safety programs
- Material handling and fall prevention programs
- Ergonomics, industrial hygiene and other training

Ask about our proprietary safety programs such as “Your Empowered Safety”, “Safe from the Start”, and “Property Protection Partner.”

**Claim Services**
At Crum & Forster, our Claims department has been recognized for superior service. Our responsiveness, collaborative approach, and cumulative expertise deliver results.

- Over 500 claim professionals and a nationwide panel of defense firms
- Return-to-work specialists that use local charities as a way to motivate and encourage employees to re-enter the work environment
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events
- Dedicated subrogation team that relentlessly pursues negligent third parties to further mitigate losses, reducing cost to the insured
- Claim executives who develop customized service strategies and act as a single point of contact
- Property CAT Management Team
- In-house Special Investigations Unit (SIU) to ferret out fraud, thus reducing cost to the insured
- In-house TPA available for SIR programs - GL only

Our policyholders and producers benefit from 24/7 access to **C&F Connect**, our online risk management information system (RMIS). A secure portal, **C&F Connect** places all the tools you need for claims reporting, loss runs and other interactive reports directly at your fingertips.
## Middle Market Solutions
### Manufacturing

<table>
<thead>
<tr>
<th>Enhanced Property Coverages*</th>
<th>Available Limits</th>
<th>Enhanced Property Coverages*</th>
<th>Available Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newly Built or Acquired Buildings</td>
<td>$1,500,000</td>
<td>Contract Penalty</td>
<td>$100,000</td>
</tr>
<tr>
<td>Newly Built or Acquired Buildings (Income)</td>
<td>$100,000</td>
<td>Rewards</td>
<td>$50,000</td>
</tr>
<tr>
<td>Personal Property - Acquired Locations</td>
<td>$500,000</td>
<td>Trees, Shrubs, and Plants</td>
<td>$50,000</td>
</tr>
<tr>
<td>Ordinance or Law (Increased Cost to Repair &amp; Demolish)</td>
<td>$500,000</td>
<td>Software Storage</td>
<td>$50,000</td>
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<tr>
<td>Miscellaneous Unnamed Locations</td>
<td>$500,000</td>
<td>Off Premises Computers</td>
<td>$25,000</td>
</tr>
<tr>
<td>Dependent Locations (Income)</td>
<td>$250,000</td>
<td>Erroneous Delivery</td>
<td>$25,000</td>
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<tr>
<td>Debris Removal (Additional Expense)</td>
<td>$250,000</td>
<td>Surface Water Contamination</td>
<td>$25,000</td>
</tr>
<tr>
<td>Accounts Receivable</td>
<td>$250,000</td>
<td>Tanks Leakage</td>
<td>$25,000</td>
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<tr>
<td>Valuable Papers</td>
<td>$250,000</td>
<td>Professional Fees Coverage</td>
<td>$25,000</td>
</tr>
<tr>
<td>Property on Exhibition</td>
<td>$250,000</td>
<td>Processing Water Coverage</td>
<td>$25,000</td>
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<tr>
<td>Property in Transit</td>
<td>$250,000</td>
<td>Lock Replacement</td>
<td>$25,000</td>
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<tr>
<td>Property in Transit, Exhibition, Sales Reps (Income)</td>
<td>$50,000</td>
<td>Computer Virus &amp; Hacking</td>
<td>$25k / $75k</td>
</tr>
<tr>
<td>Underground Pipes, Pilings, Bridges and Roadways</td>
<td>$250,000</td>
<td>Virus and Hacking</td>
<td>$25k / $75k</td>
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<tr>
<td>Inventory and Appraisal Expense</td>
<td>$200,000</td>
<td>Personal Effects</td>
<td>$15,000</td>
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<tr>
<td>Pollutant Cleanup and Removal</td>
<td>$100,000</td>
<td>Fraud &amp; Deceit</td>
<td>$5,000</td>
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<tr>
<td>Pollutants Cleanup and Removal (Income)</td>
<td>$25,000</td>
<td>Emergency Removal</td>
<td>365 Days</td>
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<tr>
<td>Sewer Backup and Water Below Surface</td>
<td>$100,000</td>
<td>Period of Loss Extension</td>
<td>180 Days</td>
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<tr>
<td>Off Premises Utility Service Interruption</td>
<td>$100,000</td>
<td>Interruption by Civil Authority</td>
<td>30 Days</td>
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<tr>
<td>Off Premises Utility Service Interruption (Income)</td>
<td>$10,000</td>
<td>Damage from Theft</td>
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<tr>
<td>Brands or Labels Expense</td>
<td>$100,000</td>
<td>Fence Coverage Amendment</td>
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<tr>
<td>Expediting Expenses</td>
<td>$100,000</td>
<td>Power Supply Disturbance of Computers</td>
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<tr>
<td>Fire Dept Service Charges</td>
<td>$100,000</td>
<td>Consequential Loss</td>
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<tr>
<td>Recharge of Fire Extinguishing Equipment</td>
<td>$100,000</td>
<td>Electrical/Magnetic Disturbance of Computers</td>
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<tr>
<td>Fine Arts</td>
<td>$100,000</td>
<td>Ordinance or Law (Undamaged Parts of a Building)</td>
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<tr>
<td>Sales Representative Samples</td>
<td>$100,000</td>
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</tbody>
</table>

*Customizable sublimits subject to underwriting

### Crime Coverages
- Employee Dishonesty
- Telecommunications Fraud
- Counterfeit Money
- Money & Securities - Inside
- Money & Securities - Away

### Auto Coverage Enhancements
- Broadened Insured Status
- Blanket Additional Insured when required by written contract
- Employees as Insureds
- Employee Hired Autos Liability Coverage
- Blanket Waiver of Subrogation when required by written contract
- Unintentional Failure to Disclose Hazards
- Mental Anguish resulting from Bodily Injury
- And more

### General Liability Coverage Enhancements
- Expected or Intended Injury
- Amended Defense Coverage for Indemnities
- Contractual Liability for Personal & Advertising Injury
- Broad Form Named Insured
- Additional Insureds by Written Contract
- Broad Knowledge / Notice of Occurrence
- Unintentional Failure to Disclose Hazards
- Fellow Employee Coverage
- Newly Acquired Organizations
- Mental Anguish, Mental Injury or Humiliation
- Waiver our Transfer of Rights of Recovery
- Plus others