



Crum & Forster Middle Markets specializes in providing carefully structured multiline insurance solutions to midsize 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



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

* 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*

This material is provided for information purposes only and is not intended to be a representation of coverage that may exist in any particular situation under a policy issued by one of the companies within Crum & Forster. All conditions of coverage, terms, and limitations are defined and provided for in the policy.

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