



**CRUM & FORSTER®**

A FAIRFAX COMPANY

Crum & Forster is a national commercial property and casualty company wholly owned by Fairfax Financial Holdings Limited. The Accident & Health division of Crum & Forster offers a unique variety of insurance and reinsurance products nationwide along with international product capabilities through its internal offshore captive facility as well as global relationships with other Fairfax entities. Our office is located in Eatontown, New Jersey, and is home to a team of highly skilled and diverse individuals. Our in-house expertise includes underwriting, legal, regulatory affairs, compliance, actuarial, premium and claims administration, loss control, case management and marketing. We place a strong focus on product development and creative distribution methods, along with excellent client service and support.

For more information, please visit

[www.cfins.com](http://www.cfins.com).

# OCCUPATIONAL ACCIDENT CAPABILITIES

- ✓ A Rated Paper
- ✓ No Pre-Existing Conditions Exclusion\*
- ✓ No "Under Dispatch" Requirement
- ✓ No "On Duty" Requirement
- ✓ No CDL Requirement
- ✓ No Accidental Death Sublimit - No Survivor Benefit Needed
- ✓ No AD&D Benefit Reduction After Age 65
- ✓ Accidental Dismemberment - Loss of Use
- ✓ Temporary Total Disability - Calculated with a maximum of 100% of Gross Earnings
- ✓ No Medical Caps or Sub Limits
- ✓ No Aggregate Limit Per Accident

#### SPECIAL RISK

K-12 Accident /K-12 Cat  
 Intercollegiate Sports  
 Blanket Special Risk  
 Occupational Accident  
 & Contingent Liability

#### TRAVEL

Retail Travel  
 Group/Wholesale  
 Travel  
 International Travel  
 Medical

#### VOLUNTARY & AFFINITY

Group Accident  
 Fixed Indemnity  
 Critical Illness\*\*  
 Short Term Medical  
 Dental/Vision\*\*

#### MEDICAL

Employer Stop Loss  
 Provider & HMO  
 Excess  
 Medical Excess  
 Reinsurance  
 Medicare Supplement

#### PET & EQUINE

Pet Accident  
 & Sickness  
 Bloodstock

\*At the option of the Policyholder

\*\*Availability based upon opportunity

PLANS ARE UNDERWRITTEN BY ONE OF THE COMPANIES IN THE CRUM & FORSTER FAMILY

FOR ADDITIONAL PROGRAM INFORMATION, CONTACT:  
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