



## Coverage Available

- Commercial General Liability
- Contractor's Pollution Liability
- Professional Liability
- Following Form Excess

## Eligible Risks

- Environmental contractors and consultants with revenues less than or equal to \$5M
- General contractors and trade contractors with revenues less than \$10M (CPL Only)
- All fire and water restoration contractors
- All radon contractors and consultants

## Non-Eligible Risks

### For Environmental Contractors and Consultants (CGL)

- No site pollution coverage
- No design E&O greater than 10% of total revenues
- No oil & gas contracting or consulting
- No products pollution
- Environmental revenues must be greater or equal to 60% to be considered for CGL.

### For General Contractors and Trade Contractors (CPL)

- No site pollution
- No design E&O
- No oil & gas
- No products pollution

## Capacity

### Policy Limits

Up to \$15,000,000/ \$15,000,000 for qualified risk

### Policy Term

Up to 3 years

### Minimum Deductible

\$0 for CGL

\$1,000 for CPL and Professional

### Minimum Premiums

#### Environmental Contractors and Consultants Package

\$2,000 (1 year)

#### CPL for General Contractors and Trade Contractors

\$1,500 (1 year)

#### CPL/E&O Combination Policy

\$2,000 (1 year)

## Why Crum & Forster

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$28.1 billion in revenue
- Flexible underwriting approach
- Dedicated and responsive underwriting team
- 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



## Environmental Team

### Team Bowen

**Joshua Bowen** | Senior Vice President  
T 770.810.2583 | E Josh.Bowen@cfins.com

**Jackie Foust** | Assistant Vice President  
T 770.990.1045 | E Jackie.Foust@cfins.com

**Elizabeth Brannen** | Senior Underwriter  
T 770.810.2615 | E Elizabeth.Brannen@cfins.com

**Maggie Hobson** | Associate Underwriter  
T 770.990.1043 | E Maggie.Hobson@cfins.com

### Team Thurber

**Amy Thurber** | Vice President  
T 732.414.4802 | E Amy.Thurber@cfins.com

**Mark Brown** | Senior Vice President  
T 732.414.4801 | E Mark.Brown@cfins.com

**Susana De Bartolo** | Executive Underwriter  
T 732.414.4832 | E Susana.Debartolo@cfins.com

**Frank Donabella** | Executive Underwriter  
T 770.810.2596 | E Frank.Donabella@cfins.com

**Catalina Scott** | Executive Underwriter  
T 770.810.2582 | E Catalina.Scott@cfins.com

**Kayla Russo** | Underwriter  
T 973.490.6810 | E Kayla.Russo@cfins.com

### Team Dumas

**Bret Dumas** | Assistant Vice President  
T 732.414.4812 | E Bret.Dumas@cfins.com

**Steve Arnold** | Executive Underwriter  
T 973.326.7729 | E Steve.Arnold@cfins.com

**Kimberly Jackson** | Senior Underwriter  
T 732.676.9846 | E Kimberly.Jackson@cfins.com

**Scott Smith** | Senior Underwriter  
T 732.414.4805 | E Scott.Smith@cfins.com

**Jane Rogers** | Underwriter  
T 973.326.7356 | E Jane.Rogers@cfins.com

### Business Leader

**Mark Brown** | Senior Vice President  
T 732.414.4801 | E Mark.Brown@cfins.com

### Team Nabel

**Nick Nabel** | Assistant Vice President  
T 732.414.4804 | E Nick.Nabel@cfins.com

**Patricia Woods** | Executive Underwriter  
T 732.414.4829 | E Patricia.Woods@cfins.com

**Julie Miranda** | Senior Underwriter  
T 770.810.2584 | E Julie.Miranda@cfins.com

**Marianne Neujahr** | Underwriter  
T 973.490.6563 | E Marianne.Neujahr@cfins.com

### Team Ocheltree

**Jason Ocheltree** | Vice President  
T 804.298.2117 | E Jason.Ocheltree@cfins.com

**Matthew McWilliams** | Executive Underwriter  
T 804.298.2112 | E Matthew.McWilliams@cfins.com

**Kimberly Hunt** | Senior Underwriter  
T 770.810.2586 | E Kimberly.Hunt@cfins.com

**Liz Mangan** | Senior Underwriter  
T 732.414.4803 | E Liz.Mangan@cfins.com

### Storage Tank Program

**Taylor Elliott** | Assistant Vice President  
T 503.336.9014 | E Taylor.Elliott@cfins.com

**Ryan Eckman** | Underwriter  
T 503.336.9013 | E Ryan.Eckman@cfins.com

**Jamie Ruzicka** | Underwriter  
T 503.336.9011 | E Jamie.Ruzicka@cfins.com

**Julio Rosas** | Underwriter  
T 503.336.9012 | E Julio.Rosas@cfins.com

#### Send Applications To:

[Env.Submissions@cfins.com](mailto:Env.Submissions@cfins.com) | [ATL.Env.Submissions@cfins.com](mailto:ATL.Env.Submissions@cfins.com)

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