



**CRUM & FORSTER®**

A FAIRFAX COMPANY



# ENVIRONMENTAL CASUALTY DIVISION

**Product Offerings & Exposure Guidelines**



## ENVIRONMENTAL POLICY FORM

### Five coverage parts available on a non-admitted basis

- Commercial General Liability: occurrence or claims made
- Contractors Pollution Liability: occurrence or claims made
- Errors & Omissions Coverage: claims made
- Third Party Pollution Legal Liability: claims made
- Onsite Cleanup: claims made

Can be written on a monoline basis or blended in any combination to fit clients' needs.

## FOLLOW FORM EXCESS POLICY

- Up to \$10 million policy limits: automobile limits are capped at \$5,000,000 excess of primary auto
- Includes the ability to go over a third party carrier's primary auto and employers liability
- Unsupported excess may be available for large limit tower situations with high attachment points

## CAPACITY

### Policy Limits

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

### Minimum Premium

\$2,500

### Minimum Deductible

\$0 for CGL

\$2,500 for CPL, E&O, and PPL

## TARGET CLASSES

### Facilities

- Alternative fuels
- Treatment storage and facilities
- Light Industrial
- Manufacturers
- Waste operations

### Service Providers

- Environmental drilling
- Environmental consultants and contractors
- Remediation, abatement contractors and consultants
- Emergency response and cleanup contractors
- Mixed discipline consultants
- Environmental engineers
- CPL/Professional for general and trade contractors
- Storage tank contractors and tank testing
- Phase I, II, and III environmental consultants
- Industrial contractors

## 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



## 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

Our Storage Tank Pollution Liability (STP) policy provides low cost, quality coverage for third party bodily injury, property damage and corrective action resulting from a confirmed release from scheduled storage tanks.

## PRODUCT FEATURES

- Policy/Certificate satisfies federal requirements for financial responsibility rules (where applicable)
- Policy responds to storage tank (both underground and above ground)
- Industry leading professional claims handling
- Storage tank coverage pioneer underwriting talent (25+ years standard experience)
- Superior customer service, including same-day turnaround
- Emergency response hotline
- Spill response kits available

## SPECIAL COVERAGES INCLUDE

- State fund deductible policies
- Limits and premiums to meet your clients needs
- Extra defense expense in addition to limits
- Loading and unloading included

## CAPACITY

### Policy Limits

Up to \$2,000,000 / \$5,000,000 (additional capacity may be available)

### Policy Term

12 months (24 months on select risks)

### Minimum Premium

\$350 per policy

### Retentions

Flexible deductible plans starting at \$5,000

## TARGET CLASSES

- Service stations
- Convenience stores
- Trucking and distribution centers
- Auto dealerships
- Petroleum distributors
- Fuel oil dealers
- Schools, colleges, universities
- Municipalities
- Hospitals
- Manufacturing plants
- Golf courses
- Hotels / motels
- Apartment condominiums

### Non-Eligible Classes

- Out-of-service tanks
- Empty tanks
- Residential tanks
- Sites with pending upgrades
- Non-petroleum containing storage tanks
- USTs greater than 30 years old
- Tanks in Louisiana or Arizona

## 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



**CRUM & FORSTER®**

A FAIRFAX COMPANY

## **SERVICE PROVIDERS EXPOSURE SHEETS**

The following sheets provide an overview of target exposures for service providers coverage, including environmental and non-environmental contracting and consulting exposures.





**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



### **EXPOSURE SHEET: Environmental Contractors**

*Crum & Forster's dedicated environmental team has the breadth of coverage, aggressive appetite, and industry experience to help you place your next environmental contractor*

#### **Available Coverages**

- Commercial General Liability
- Contractors Pollution Liability
- Errors & Omissions Liability
- Site Pollution (Onsite Clean-Up and Third Party PLL)
- Follow Form Excess

#### **Available Enhancements**

- Per Project/Per Location Aggregates
- Mold
- Transportation Pollution (TPL)
- Hired Auto and Non-Owned Auto Liability
- Non-Owned Disposal Sites (NODS)
- Emergency Response Costs & Mitigation Expenses
- Defense Outside/Separate Defense
- Natural Resource Damages
- Mental Anguish/Emotional Distress
- Mitigation Expenses
- Extended Completed Ops/Reporting Periods

#### **Policy Term**

- Up to 3 Years (Practice)
- Up to 5 Years (Project-Specific)

#### **Policy Limits**

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

#### **Minimum Premium**

- \$1,500 (Base \$1MM/\$1MM Limits, 1 Year Term)

#### **Target Classes**

- Asbestos, Mold, and Lead Abatement
- Hazardous Material Cleanup
- Environmental Emergency Response/Spill Cleanup
- Aboveground Storage Tank Installation/Removal
- Underground Storage Tank Installation/Removal
- Industrial Contractors
- Soil and Groundwater Remediation
- Environmental Drilling/Sampling

#### **Prohibited Classes (for GL)**

- Contracting Operations in New York State
- General/Trade Contractors
- Major Demolition
- Bridge/Road Construction
- Residential/Commercial Builders
- Oil/Gas Drilling or Pipeline Installation

#### **Submissions**

- Env.submissions@cfins.com
- ATL.Env.submissions@cfins.com

#### **Why Crum & Forster?**

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

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

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. The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Co.

Version 3.0 2016.03.23





**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



## **EXPOSURE SHEET: Environmental Consultants**

*Crum & Forster's environmental team boasts industry veterans  
with real-world experience in environmental consulting & engineering*

### **Available Coverage**

- Commercial General Liability
- Contractors Pollution Liability
- Errors & Omissions Liability
- Site Pollution (Onsite Clean-Up and Third Party PLL)
- Follow Form Excess

### **Available Enhancements**

- Per Project and Per Location Aggregates
- Hired Auto and Non-Owned Auto Liability (HNOA)
- Transportation Pollution (TPL)
- Low-Level Radioactive/Mixed Waste
- Mold
- Non-Owned Disposal Sites (NODS)
- Emergency Response Costs
- Defense Outside/Separate Defense
- Natural Resource Damages
- Mental Anguish/Emotional Distress
- Mitigation Expenses

### **Policy Term**

- Up to 3 Years (Practice)
- Up to 5 Years (Project-Specific)

### **Policy Limits**

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

### **Minimum Premium**

- \$1,500 (Base \$1MM/\$1MM Limits, 1 Year Term)

### **Target Classes**

- Asbestos, Mold, and Lead Testing/Consulting
- Environmental or Analytical Laboratories
- Storage Tank and Cathodic Protection Testing
- Phase I, II, and III Environmental Site Assessments
- Environmental Regulatory Compliance/Permitting
- Air Monitoring/Indoor Air Quality Consulting
- Remedial Design and Project Management
- Environmental Sampling
- Environmental Expert Witness
- Non-Destructive Testing

### **Prohibited Classes (for GL and E&O)**

- Geotechnical and Structural Engineering
- Construction Materials Testing
- LEED Design and Energy Efficiency Audits
- Architectural Services
- Design/Build Contractors

### **Submissions**

- Env.submissions@cfins.com
- ATL.Env.submissions@cfins.com

### **Why Crum & Forster?**

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

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

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. The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Co.  
Version 3.0 2016.03.23



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



## **EXPOSURE SHEET: General & Trade Contractors**

*Crum & Forster's environmental team offers a best-in-class pollution/professional product for your non-environmental contractors*

### **Available Coverage**

- Contractors Pollution Liability
- Errors & Omissions Liability
- Site Pollution

### **Available Enhancements**

- Mold
- Transportation Pollution (TPL)
- Non-Owned Disposal Sites (NODS)
- Emergency Response Costs
- Defense Outside/Separate Defense
- Natural Resource Damages
- Mental Anguish/Emotional Distress
- Mitigation Expenses
- Sudden & Accidental Premises Pollution
- Extended Completed Operations (up to 10 years)

### **Policy Term**

- Up to 3 Years (Practice)
- Up to 5 Years (Project-Specific)

### **Policy Limits**

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

### **Minimum Premium**

- \$1,500 (base 1M/1M CPL limits, 1 Year Term)

### **Target Classes**

- General Contractors & Construction Managers
- Trade & Artisan Contractors
- HVAC, Mechanical, & Plumbing Services
- Excavation and Site Preparation
- Roofing & Siding
- Street/Road/Bridge
- Demolition & Wrecking
- Drilling (non oil/gas)

### **Prohibited Classes**

- Design/Build Project Delivery with On-Staff Design Professionals (No E&O)
- In-house Design (No E&O)
- Explosive/Implosive Demolition
- Dam/Levee Contracting
- Residential or Aerial Pest Control & Mosquito/Tick Spraying

### **Submissions**

- Env.submissions@cfins.com
- ATL.Env.submissions@cfins.com

### **Why Crum & Forster?**

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

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

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. The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Co.  
Version 3.0 2016.03.23





**CRUM & FORSTER®**

A FAIRFAX COMPANY

## Environmental Casualty Division



### EXPOSURE SHEET: Restoration Contractors

*Crum & Forster's environmental team is the fire & water restoration industry's go-to resource for coverage expertise, flexibility, and efficiency*

#### Available Coverage

- Commercial General Liability
- Contractors Pollution Liability
- Errors & Omissions Liability
- Follow Form Excess

#### Available Enhancements

- Franchise Program & Vendor Network Compliance
- Mold
- Transportation Pollution (TPL)
- Per Project Aggregate
- Bailee's Coverage
- Non-Owned Disposal Sites (NODS)
- Emergency Response Costs
- Defense Outside/Separate Defense
- Natural Resource Damages
- Sudden & Accidental Premises Pollution

#### Policy Term

- Up to 3 Years (Practice)
- Up to 5 Years (Project-Specific)

#### Policy Limits

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

#### Minimum Premium

- \$1,500 (Base \$500k/\$500k Limits, 1 Year Term)

#### Target Classes

- Fire & Water Restoration Contractors
- Mold Remediation and Decontamination
- Mold / Indoor Air Quality Assessment & Evaluation
- Post-Disaster Clean-Up Contractors

#### Prohibited Classes

- General Contractors
- Trade Contractors
- Janitorial Contractors
- Waterproofing Contractors
- Home Builders
- Home Improvement/Renovation Contractors
- New York State Operations

#### Submissions

- Env.submissions@cfins.com
- ATL.Env.submissions@cfins.com

#### Why Crum & Forster?

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

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



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



### **EXPOSURE SHEET: Waste Handling & Emergency Response**

*Crum & Forster's environmental team has the expertise and coverage capabilities to help you provide comprehensive insurance for all types of waste, hazmat, and emergency response service providers*

#### **Available Coverage**

- Commercial General Liability
- Contractors Pollution Liability
- Errors & Omissions Liability
- Onsite Cleanup Coverage
- Third Party Pollution Legal Liability
- Follow Form Excess

#### **Available Enhancements**

- Transportation Pollution
- Low-Level Radioactive/Mixed Waste
- Non-Owned Disposal Sites (NODS)
- Emergency Response Costs
- Separate Defense Limits
- Emergency Response Cost
- Emotional Distress
- Natural Resource Damages
- Mold
- Mitigation Expenses
- Gradual and/or Sudden Pollution including Illicit Abandonment

#### **Submissions**

- Env.submissions@cfins.com
- ATL.Env.submissions@cfins.com

#### **Minimum Premium**

- \$1,500 (base \$1M/\$1M Limit, One Year Term)

#### **Target Classes**

- Red Bag/Medical Waste Handling & Disposal
- Hazmat Cleanup, Packaging, and Disposal
- Emergency Response & Spill Cleanup
- Biohazard & Hoarding Cleanup
- Hazmat Certification & Training
- Waste Brokering
- Illegal Drug Lab & Crime Scene Cleanup

#### **Prohibited Classes**

- Nuclear Wastes
- Medical/Pharmaceutical Devices or Supplies
- New York State Contracting Operations

#### **Policy Limits**

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

#### **Policy Term**

- Up to 3 Years

#### **Why Crum & Forster?**

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

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

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. The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Co. Version 3.0 2016.03.23



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



### **EXPOSURE SHEET: Radon Contractors & Consultants**

*Crum & Forster's environmental team has the expertise, flexibility, and efficiency to help you provide your clients in the radon industry with the coverage they need, when they need it.*

#### **Available Coverage**

- Commercial General Liability
- Contractors Pollution Liability
- Errors & Omissions Liability
- Follow Form Excess

#### **Available Enhancements**

- Mold
- Transportation Pollution (TPL)
- Non-Owned Disposal Sites (NODS)
- Emergency Response Costs
- Defense Outside/Separate Defense
- Natural Resource Damages
- Emotional Distress
- Sudden & Accidental Premises Pollution

#### **Policy Term**

- Up to 3 Years (Practice)
- Up to 5 Years (Project-Specific)

#### **Policy Limits**

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

#### **Minimum Premium**

- \$1,500 (base \$500k/\$500k limits, 1 Year Term)

#### **Target Classes**

- Radon Mitigation System Installation
- Radon Mitigation System Design
- Radon Measurement
- Radon Testing
- Radon Laboratory Services

#### **Prohibited Classes**

- Traditional Home Inspection
- General Contractors
- Home Builders
- HVAC & Plumbing Contractors
- New York State Operations

#### **Submissions**

- Env.submissions@cfins.com
- ATL.Env.submissions@cfins.com

#### **Why Crum & Forster?**

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

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

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. The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Co.  
Version 3.0 2016.03.23



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



### **EXPOSURE SHEET: Alternative Energy Contractors**

*Crum & Forster's environmental team has made a commitment to support alternative and green energy contractors with best-in-class insurance products and expertise.*

#### **Available Coverage**

- Commercial General Liability
- Contractors Pollution Liability
- Errors & Omissions Liability
- Follow Form Excess

#### **Available Enhancements**

- Mold
- Transportation Pollution
- Non-Owned Disposal Sites
- Emergency Response Costs
- Defense Outside/Separate Defense
- Natural Resource Damages
- Emotional Distress
- Mitigation Expenses
- Site/Premises Pollution Liability

#### **Policy Term**

- Up to 3 Years (Practice)
- Up to 5 Years (Project-Specific)

#### **Policy Limits**

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

#### **Minimum Premium**

- \$1,500 (base \$1M/\$1M Limit, One Year Term)

#### **Target Classes**

- Solar Contractors
- Wind Turbine Contractors
- Solar & Wind Farm Construction
- Geothermal System Contractors
- Hydroelectric System Contractors
- Biomass Energy Conversion Contractors
- Landfill Gas-to-Energy Contractors

#### **Prohibited Classes**

- Nuclear Facility Construction
- Residential Solar Installation (CA/WA/CO)
- Contracting Operations in New York State

#### **Submissions**

- Env.submissions@cfins.com
- ATL.Env.submissions@cfins.com

#### **Why Crum & Forster?**

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

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

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. The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Co.  
Version 3.0 2016.03.23



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



### **EXPOSURE SHEET: Oil & Gas Service Providers**

*Crum & Forster's environmental team supports many oil & gas classes,  
providing both packaged and monoline solutions tailored to meet MSA requirements*

#### **Available Coverage**

- Commercial General Liability
- Contractors Pollution Liability
- Errors & Omissions Liability
- Onsite Clean-Up & Third Party Pollution Liability
- Follow Form Excess

#### **Available Enhancements**

- Per Project and Per Location Aggregates
- Removal of "sole negligence" language
- Gulf of Mexico Extension / In Rem
- Hired and Non-Owned Auto Liability
- Mold
- Transportation Pollution (TPL)
- Non-Owned Disposal Sites (NODS)
- Emergency Response Costs
- Defense Outside/Separate Defense
- Natural Resource Damages
- Mental Anguish/Emotional Distress
- Sudden & Accidental Site Pollution Liability

#### **Policy Term**

- Annual

#### **Policy Limits**

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

#### **Minimum Premium**

- \$2,500 (monoline CPL, base \$1M/\$1M Limit)
- \$5,000 (package, base \$1M/\$1M Limit)

#### **Target Classes**

- Company Men / "Eyes & Ears" Services
- Health/Safety Inspection and Training
- Environmental Permitting and Oversight
- Tank, Pit, or Liner Installation
- Salt Water Disposal Wells (ex. AR and OK)
- Non-Destructive Testing
- Specialty Oilfield Chemical Products

#### **Prohibited Classes**

- Down-Hole/Over-The-Hole Services
- Offshore Production Exposures
- Transmission/Collection Pipeline Exposures
- Workover or Completion Contracting
- Hot Tapping
- Landman Services
- Exploration Services or Wildcatting
- Production Drilling or Well Abandonment
- New York State Operations

#### **Submissions**

- Env.submissions@cfins.com
- ATL.Env.submissions@cfins.com

#### **Why Crum & Forster?**

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

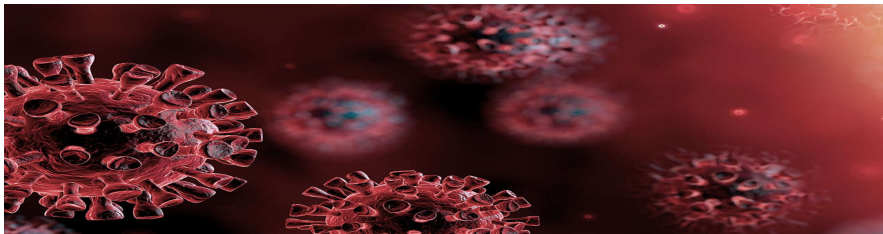
[www.cfins.com/products/environmental](http://www.cfins.com/products/environmental)



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



## **EXPOSURE SHEET: Communicable Disease Service Providers**

*Crum & Forster's wholesale-dedicated environmental team has the breadth of coverage, aggressive appetite, and industry experience to consider service providers dealing with communicable disease.*

### **Affirmative Coverage Provided Under**

- Contractors Pollution Liability
- Errors & Omissions Liability
- Third Party Pollution Liability

### **What is required for affirmative Communicable Disease Coverage**

- Consultants engaged in disinfection, decontamination and clearance services must be a Certified Industrial Hygienist (CIH) with experience in infectious disease and USEPA approved disinfection methodologies.
- Contractors engaged in disinfection and decontamination must have work plans and clearance procedures designed and approved by a CIH.
- Appropriate use of Personal Protective Equipment (PPE) must be noted in the work plan.
- OSHA biological hazard protocols must be followed.
- Disinfection products used must be hospital grade and certified by either the USEPA or CDC.
- Contractual language used must not provide any type of warranty or guarantee language.
- Waste handling and disposal must be done per CDC guidelines.

### **Minimum Premium**

- \$7,500 (for revenues less than \$1M)

### **Target Class**

Consultants and contractors engaged in communicable disease consulting, clearance, disinfection and decontamination. Facilities with defined mitigation programs in place.

### **Prohibited Classes for Communicable Disease Coverage under PLL:**

- |                      |                   |
|----------------------|-------------------|
| - Medical Facilities | - Habitational    |
| - Schools            | - Assisted Living |
| - Daycares           | - Nursing Homes   |

### **Program exceptions**

- No start-up operations
- No Business Interruption
- Defense Expense within the limits of insurance

### **Submissions**

- Env.submissions@cfins.com
- ATL.Env.submissions@cfins.com or greater

### **Why Crum & Forster?**

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

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





**CRUM & FORSTER®**

A FAIRFAX COMPANY

## **POLLUTION LIABILITY EXPOSURE SHEETS**

The following sheets provide an overview of target exposures for facility driven, site specific pollution coverage, including some package opportunities for manufacturing and products-driven exposures.





**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



### **EXPOSURE SHEET: Agriculture**

**Crum & Forster's environmental team has a broad range of experience in farming and agricultural risks to provide broad pollution coverage for your clients.**

#### **Available Coverage**

- Contractors Pollution Liability
- Onsite Cleanup Coverage
- Third Party Pollution Legal Liability

#### **Available Enhancements**

- Transportation Pollution Coverage
- AST/UST Coverage
- Separate Defense Limits
- Responsible Insured Language
- Illicit Abandonment Language
- Emergency Response Cost Coverage
- Broadened Bodily Injury Definition
- Natural Resource Damages
- Extended Reporting Periods
- Gradual and/or Sudden Pollution Coverage
- Manure as a Pollutant
- Odor Coverage
- Certified Nutrient Management Plan Coverage

#### **Submissions**

- [Env.submissions@cfins.com](mailto:Env.submissions@cfins.com)
- [ATL.Env.submissions@cfins.com](mailto:ATL.Env.submissions@cfins.com)

#### **Target Classes**

- Crop Farms
- Livestock Operations & Fish Farms
- Manure Hauling & Spreading
- Ag Chemical Dealers
- Ag Waste Treatment & Processing
- Pesticide/Herbicide Application

#### **Prohibited Classes**

- Aerial Chemical Application

#### **Policy Limits**

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

#### **Minimum Premiums**

- \$2,500 (*base \$1M/1M Limit, One Year Term*)

#### **Policy Term**

- Up to 5 Years

#### **Why Crum & Forster?**

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting.
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

**[www.cfins.com/products/environmental](http://www.cfins.com/products/environmental)**

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. The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Co.

Version 3.0 2016.03.23



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



### **EXPOSURE SHEET: Alternative Energy**

**Crum & Forster's environmental team has made a commitment to support alternative and green energy industries with best in class insurance products and expertise.**

#### **Available Coverage**

- Commercial General Liability
- Contractors Pollution Liability
- Errors & Omissions Liability
- Onsite Cleanup Coverage
- Third Party Pollution Legal Liability
- Following Form Excess

#### **Available Enhancements**

- Transportation Pollution Coverage
- Business Interruption Coverage
- AST/UST Coverage
- Separate Defense Limits
- Responsible Insured Language
- Illicit Abandonment Language
- Emergency Response Cost Coverage
- Broadened Bodily Injury Definition
- Natural Resource Damages
- Non-Owned Disposal Liability
- Extended Reporting Periods
- Gradual and/or Sudden Pollution Coverage
- Manuscript endorsements crafted to tailor coverage for known conditions and special circumstances

#### **Submissions**

- [Env.submissions@cfins.com](mailto:Env.submissions@cfins.com)
- [ATL.Env.submissions@cfins.com](mailto:ATL.Env.submissions@cfins.com)

#### **Target Classes**

- Biofuel Production Facilities
- Windfarms
- Solar Arrays
- Solar System Installation
- Tidal/Riparian Systems
- Alternative Coal/Oil Systems

#### **Prohibited Classes**

- Nuclear Energy Facilities
- Efficacy Exposures
- Residential Solar Installation (CA/WA/CO)

#### **Policy Limits**

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

#### **Minimum Premiums**

- \$2,500 (*base \$1M/1M Limit, One Year Term*)

#### **Policy Term**

- Up to 5 Years

#### **Why Crum & Forster?**

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting.
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

**[www.cfins.com/products/environmental](http://www.cfins.com/products/environmental)**

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. The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Co.  
Version 3.0 2016.03.23



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



### EXPOSURE SHEET: Commercial/Retail Portfolios

Let Crum & Forster's environmental team create a custom pollution legal liability program for your clients with retail and commercial properties, providing customized pollution coverage to protect their investments.

#### Available Coverage

- Onsite Cleanup Coverage
- Third Party Pollution Legal Liability  
*Gradual and/or Sudden Coverage Options*

#### Available Enhancements

- Non-Owned Disposal Sites Coverage
- Transportation Pollution Coverage
- Business Interruption Coverage
- Warehousing Contractual Coverage
- Separate Defense Limits
- Mold/Microbial Matter Coverage
- Legionella Coverage (*within pollutant definition*)
- Lead In-Place Coverage
- Asbestos In-Place Coverage
- Property Transfer Coverage
- Responsible Insured Language
- Emergency Response Cost Coverage
- Broadened Bodily Injury Definition
- Natural Resource Damages
- Contractor's Pollution Liability Coverage
- Manuscript endorsements crafted to tailor coverage for known conditions

#### Submissions

- [Env.submissions@cfins.com](mailto:Env.submissions@cfins.com)
- [ATL.Env.submissions@cfins.com](mailto:ATL.Env.submissions@cfins.com)

#### Target Classes

- Office Building/Office Parks
- Warehouse/Distribution Facilities
- Retail Stores/Shopping Malls
- Restaurants
- Automotive Sales/Service Facilities

#### Prohibited Classes

- Dry Cleaners

#### Policy Limits

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

#### Minimum Premiums

- \$2,500 (*base \$1M/1M Limit, One Year Term*)

#### Policy Term

- Up to 5 Years

#### Why Crum & Forster?

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting.
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

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

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. The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Co.

Version 3.0 2016.03.23



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



### **EXPOSURE SHEET: Industrial Exposures**

**Crum & Forster's environmental team can provide broad pollution coverage for current and former industrial locations.**

#### **Available Coverage**

- Contractors Pollution Liability (Wraps)
- Onsite Cleanup Coverage
- Third Party Pollution Legal Liability

#### **Available Enhancements**

- Pre-Existing Pollution Coverage (w/NFA)
- Transportation Pollution Coverage
- Business Interruption Coverage
- AST/UST Coverage
- Separate Defense Limits
- Responsible Insured Language
- Illicit Abandonment Language
- Emergency Response Cost Coverage
- Broadened Bodily Injury Definition
- Natural Resource Damages
- Non-Owned Disposal Liability
- Extended Reporting Periods
- Gradual and/or Sudden Pollution Coverage
- Manuscript endorsements crafted to tailor coverage for known conditions and special circumstances

#### **Submissions**

- [Env.submissions@cfins.com](mailto:Env.submissions@cfins.com)
- [ATL.Env.submissions@cfins.com](mailto:ATL.Env.submissions@cfins.com)

#### **Target Classes**

- Petro-Chemical Facilities
- Process & Packaging Facilities
- Brownfields Projects
- Bulk Storage Facilities
- Terminals

#### **Prohibited Classes**

- Non-delineated Contamination
- Cost-Cap Exposures

#### **Policy Limits**

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

#### **Minimum Premiums**

- \$2,500 (*base \$1M/1M Limit, One Year Term*)

#### **Policy Term**

- Up to 5 Years

#### **Why Crum & Forster?**

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting.
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

**[www.cfins.com/products/environmental](http://www.cfins.com/products/environmental)**

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. The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Co.

Version 3.0 2016.03.23



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



### **EXPOSURE SHEET: Labs & Medical Facilities**

**Crum & Forster's environmental team has the expertise to help you provide comprehensive insurance programs for all types of laboratories, hospitals, clinics and medical waste facilities.**

#### **Available Coverage**

- Commercial General Liability
- Contractors Pollution Liability
- Errors & Omissions Liability (Labs)
- Onsite Cleanup Coverage
- Third Party Pollution Legal Liability
- Following Form Excess

#### **Available Enhancements**

- Transportation Pollution Coverage
- Business Interruption Coverage
- AST/UST Coverage
- Separate Defense Limits
- Responsible Insured Language
- Illicit Abandonment Language
- Emergency Response Cost Coverage
- Broadened Bodily Injury Definition
- Natural Resource Damages
- Non-Owned Disposal Liability
- Extended Reporting Periods
- Gradual and/or Sudden Pollution Coverage
- Manuscript endorsements crafted to tailor coverage for known conditions and special circumstances

#### **Submissions**

- [Env.submissions@cfins.com](mailto:Env.submissions@cfins.com)
- [ATL.Env.submissions@cfins.com](mailto:ATL.Env.submissions@cfins.com)

#### **Target Classes**

- All types of Analytical Laboratories
- Public & Private Hospitals
- Public & Private Medical Offices & Clinics
- Red-Bag Waste Handling & Transport
- Low Level Medical Radioactive Wastes
- Clean Rooms

#### **Prohibited Classes**

- Product Development/Testing (E&O)
- Fuel/Propellant Testing (E&O)

#### **Policy Limits**

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

#### **Minimum Premiums**

- \$2,500 (*base \$1M/1M Limit, One Year Term*)

#### **Policy Term**

- Up to 5 Years

#### **Why Crum & Forster?**

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting.
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

**[www.cfins.com/products/environmental](http://www.cfins.com/products/environmental)**

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. The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Co.

Version 3.0 2016.03.23





**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



## **EXPOSURE SHEET: Manufacturing**

**Crum & Forster's environmental team has developed a broad package approach to specialty manufacturing exposures.**

### **Available Coverage**

- Commercial General Liability
- Contractors Pollution Liability
- Errors & Omissions Liability
- Onsite Cleanup Coverage
- Third Party Pollution Legal Liability
- Following Form Excess

### **Available Enhancements**

- Products Pollution Liability Coverage
- Transportation Pollution Coverage
- Business Interruption Coverage
- AST/UST Coverage
- Separate Defense Limits
- Responsible Insured Language
- Illicit Abandonment Language
- Emergency Response Cost Coverage
- Broadened Bodily Injury Definition
- Natural Resource Damages
- Non-Owned Disposal Liability
- Extended Reporting Periods
- Gradual and/or Sudden Pollution Coverage
- Manuscript endorsements crafted to tailor coverage for known conditions and special circumstances

### **Submissions**

- [Env.submissions@cfins.com](mailto:Env.submissions@cfins.com)
- [ATL.Env.submissions@cfins.com](mailto:ATL.Env.submissions@cfins.com)

### **Target Classes**

- Chemical Manufacturing/Blending
- Environmental Products
- Pollution Control Equipment
- Base Plastics/Styrene
- Specialty Paints/Coatings
- Storage Tank Manufacturing

### **Prohibited Classes**

- Pharmaceuticals/Medical Devices
- Cosmetics/Ingestibles
- Auto/Aircraft/Spacecraft Parts

### **Policy Limits**

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

### **Minimum Premiums**

- \$2,500 (*base \$1M/1M Limit, One Year Term*)

### **Policy Term**

- Up to 5 Years

### **Why Crum & Forster?**

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion revenue
- Flexible and creative underwriting.
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

**[www.cfins.com/products/environmental](http://www.cfins.com/products/environmental)**

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. The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Co.  
Version 3.0 2016.03.23



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



## **EXPOSURE SHEET: Real Estate Portfolios**

**Let Crum & Forster's environmental team create a custom pollution legal liability program for your real estate clients providing customized pollution coverage to protect their investments.**

### **Available Coverage**

- Onsite Cleanup Coverage
- Third Party Pollution Legal Liability
- Gradual and/or Sudden Coverage Options*

### **Available Enhancements**

- Non-Owned Disposal Sites Coverage
- Transportation Pollution Coverage
- Business Interruption Coverage
- Warehousing Contractual Coverage
- Separate Defense Limits
- Mold/Microbial Matter Coverage
- Legionella Coverage (*within pollutant definition*)
- Lead In-Place Coverage
- Asbestos In-Place Coverage
- Property Transfer Coverage
- Responsible Insured Language
- Illicit Abandonment Language
- Emergency Response Cost Coverage
- Broadened Bodily Injury Definition
- Natural Resource Damages
- Tenant Contents (*as 3<sup>rd</sup> Party PD from a covered pollution condition*)
- Contractor's Pollution Liability Coverage
- Manuscript endorsements crafted to tailor coverage for known conditions

### **Submissions**

- [Env.submissions@cfins.com](mailto:Env.submissions@cfins.com)
- [ATL.Env.submissions@cfins.com](mailto:ATL.Env.submissions@cfins.com)

### **Target Classes**

- Commercial & Mixed-Use
- Apartment Complexes
- Mobile Home Parks
- Home Owner Associations

### **Prohibited Classes**

- Single-Family Homes
- Dry Cleaners

### **Policy Limits**

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

### **Minimum Premiums**

- \$2,500 (*base \$1M/1M Limit, One Year Term*)

### **Policy Term**

- Up to 5 Years

### **Why Crum & Forster?**

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting.
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

**[www.cfins.com/products/environmental](http://www.cfins.com/products/environmental)**

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. The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Co.

Version 3.0 2016.03.23



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



### **EXPOSURE SHEET: Recyclers**

**Crum & Forster's environmental team has the expertise to help you provide comprehensive insurance programs for owners and operators of all types of recycling facilities and operations.**

#### **Available Coverage**

- Commercial General Liability
- Contractors Pollution Liability
- Onsite Cleanup Coverage
- Third Party Pollution Legal Liability
- Following Form Excess

#### **Available Enhancements**

- Federal/State Financial Assurance
- RCRA Financial Assurance
- Transportation Pollution Coverage
- Business Interruption Coverage
- AST/UST Coverage
- Separate Defense Limits
- Responsible Insured Language
- Illicit Abandonment Language
- Emergency Response Cost Coverage
- Broadened Bodily Injury Definition
- Natural Resource Damages
- Extended Reporting Periods
- Gradual and/or Sudden Pollution Coverage
- Manuscript endorsements crafted to tailor coverage for known conditions and special circumstances

#### **Submissions**

- Env.submissions@cfins.com
- ATL.Env.submissions@cfins.com

#### **Target Classes**

- Municipal Recycling Operations
- Paper/Plastic/Rubber/Glass Recycling
- Metal Recycling & Scrap Dealers
- Electronics Recyclers
- Material Reclamation Operations
- Auto Dismantling

#### **Prohibited Classes**

- Public access junk yards
- Waste tire storage facilities

#### **Policy Limits**

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

#### **Minimum Premiums**

- \$2,500 (*base \$1M/1M Limit, One Year Term*)

#### **Policy Term**

- Up to 5 Years

#### **Why Crum & Forster?**

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting.
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

**[www.cfins.com/products/environmental](http://www.cfins.com/products/environmental)**

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. The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Co.

Version 3.0 2016.03.23



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Environmental  
Casualty Division**



### **EXPOSURE SHEET: Waste Facilities**

**Crum & Forster's environmental team has the expertise to help you provide comprehensive insurance programs for owners and operators of all types of waste facilities.**

#### **Available Coverage**

- Commercial General Liability
- Contractors Pollution Liability
- Onsite Cleanup Coverage
- Third Party Pollution Legal Liability
- Following Form Excess

#### **Available Enhancements**

- Federal/State Financial Assurance
- RCRA Financial Assurance
- Transportation Pollution Coverage
- Business Interruption Coverage
- AST/UST Coverage
- Separate Defense Limits
- Responsible Insured Language
- Illicit Abandonment Language
- Emergency Response Cost Coverage
- Broadened Bodily Injury Definition
- Natural Resource Damages
- Extended Reporting Periods
- Gradual and/or Sudden Pollution Coverage
- Manuscript endorsements crafted to tailor coverage for known conditions and special circumstances

#### **Submissions**

- [Env.submissions@cfins.com](mailto:Env.submissions@cfins.com)
- [ATL.Env.submissions@cfins.com](mailto:ATL.Env.submissions@cfins.com)

#### **Target Classes**

- Solid Waste Landfills
- Water & Sewage Treatment
- Hazardous Wastes TSDFs
- Waste Injection Wells
- Portable/Temporary Waste Treatment
- Medical Wastes

#### **Prohibited Classes**

- Nuclear Wastes
- Closure/Post-Closure Coverage

#### **Policy Limits**

- Up to \$15,000,000 Per Occurrence
- Up to \$15,000,000 Aggregate

#### **Minimum Premiums**

- \$2,500 (*base \$1M/1M Limit, One Year Term*)

#### **Policy Term**

- Up to 5 Years

#### **Why Crum & Forster?**

- "A" Excellent A.M. Best Financial Strength Rating
- Part of Fairfax Financial Holdings with over \$28.1 billion in revenue
- Flexible and creative underwriting.
- Customer service-based culture
- Dedicated environmental claims team
- Value-added loss prevention services

**[www.cfins.com/products/environmental](http://www.cfins.com/products/environmental)**

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. The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Co.

Version 3.0 2016.03.23



# CRUM & FORSTER®

A FAIRFAX COMPANY



## Cyber Risk

### Comprehensive Cyber Insurance Solution

Crum & Forster offers a comprehensive cyber insurance solution designed to help businesses respond to a full range of cyber incidents including the breach of personal information, the threat of unauthorized intrusion into or interference with computer systems, damage to data and systems from a computer attack, and cyber related litigation.

#### Eligibility

Eligible small to medium size businesses immediately qualified for \$100,000 in limits for both first and third party coverages; other limit options are available.

*Provided as a standalone policy.*

#### Coverage Highlights

- Notification of Affected Individuals in the event of a personal data compromise.
- Payment of fines or penalties related to a personal data compromise, to the extent such is legally insurable.
- Data restoration and re-creation services related to a computer attack.
- Toll-free Identity Recovery Help Line.
- Public relations services to assist with business relationships in the event of a personal data compromise or computer attack.

#### Available Coverages

##### First Party

- **Data Compromise Response Expenses**  
Reimburses insureds for expenses related to a loss, theft, or accidental release or publication of personally identifying or sensitive information.
- **Computer Attack and Cyber Extortion**  
Responds to a computer attack that damages the insured's data and systems. Cyber Extortion coverage helps an insured respond to an extortion threat related to the insured's computer systems or electronic data.
- **Identity Recovery**  
Provides owners and other eligible employees of the insured business with case management services and financial resources to recover control of their identities after an identity theft.

##### Third Party

- **Data Compromise Liability**  
Provides defense and settlement costs in the event of a claim by an Affected Individual related to a breach of personally identifying or sensitive information.
- **Network Security Liability**  
Provides defense and settlement costs in the event of a claim alleging that an insured's computer system security failure caused damage to a third party's computer systems or confidential corporate data.
- **Electronic Media Liability**  
Provides defense and settlement costs in the event of a claim alleging that information displayed by the insured on a website caused damage to a third party, such as an alleged infringement of another's intellectual property, unintended defamation, or an invasion of a person's right of privacy.



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Crum & Forster's Environmental Division has developed a value-added Spill Response Program available to all insureds at no additional charge. The program provides direct access 24/7, 365 days a year to a dedicated nationwide team of emergency environmental response and support providers.**

## SPILL RESPONSE PROGRAM



Crum & Forster's Spill Response Program leverages the resources of a national environmental claims management and emergency response leader with more than 25 years of experience in assessing, managing and assisting with pollution events. A dedicated team of legal, technical and environmental professionals will provide assistance with incident reporting to regulatory agencies, finding incident responders and cleanup contractors, and providing expert advice to help Crum & Forster clients contain their costs and limit potential liability arising from environmental incidents.

The Spill Response Program is linked to a database of over 3,000 vetted and pre-qualified contractors across North America. Listings of nearly 30,000 federal, state, provincial, local and tribal jurisdictions requiring environmental incident reports are constantly updated to provide the best response effort and reporting. Our objective is to help our clients avoid fines and penalties associated with non-compliance with incident reporting regulations and response requirements.

Crum & Forster's Environmental Division is dedicated to help our insureds deal with environmental incidents and spills in a timely, safe and comprehensive manner to ensure their businesses are not adversely affected and their liabilities are contained. The Spill Response Program is a great addition to any existing environmental incident or spill response protocols, plans or programs you might have.

The Crum & Forster Spill Response Program is available only to our insureds. Upon becoming an insured with Crum & Forster Environmental you will gain access to this program, along with other loss control and loss prevention tools. A Spill Response Information Packet will be available for your immediate use to protect your business, your employees and the environment.

**PLEASE NOTE:** Reporting a spill to Spill Center does not constitute reporting a claim, nor does it guarantee that a spill is covered under your policy. The Crum & Forster Spill Response Program is not intended to be a substitute for reporting claims as required by the terms and conditions of an insurance policy.

The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster Enterprise, which is part of Fairfax Financial Holdings Limited, is comprised of leading and well-established property and casualty business units. The insurance companies within the Enterprise, rate A (Excellent) by A.M. Best Company are; United States Fire Insurance Company, The North River Insurance Company, Crum & Forster Insurance Company, Crum & Forster Indemnity Company, Crum & Forster Specialty Insurance Company, Inc., Seneca Specialty Insurance Company, First Mercury Insurance Company, and American Underwriters Insurance Company.

<http://www.cfins.com/products/environmental/>





## Environmental Team

### Team Bowen

**Joshua Bowen** | Senior Vice President  
T 732.810.2583 | 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)



# CRUM & FORSTER®

A FAIRFAX COMPANY

## Environmental

Underwriting Contacts

### Eatontown, NJ Office

5 Christopher Way, 3<sup>rd</sup> Floor  
Eatontown, NJ 07724

**Mark Brown** | Senior Vice President  
t 732.414.4801 | [mark.brown@cfins.com](mailto:mark.brown@cfins.com)

**Stacey Adams** | Associate Underwriter  
t 732.414.4808 | [stacey.adams@cfins.com](mailto:stacey.adams@cfins.com)

**John Ames** | Associate Underwriter  
t 973.326.7763 | [john.ames1@cfins.com](mailto:john.ames1@cfins.com)

**Darlene Cole** | Associate Underwriter  
t 732.676.9867 | [darlene.cole@cfins.com](mailto:darlene.cole@cfins.com)

**Susana De Bartolo** | Executive Underwriter  
t 732.414.4832 | [susana.debartolo@cfins.com](mailto:susana.debartolo@cfins.com)

**Bret Dumas** | Assistant Vice President  
t 732.414.4812 | [bret.dumas@cfins.com](mailto:bret.dumas@cfins.com)

**Colleen Flores** | Lead Assoc Underwriter  
t 732.414.4806 | [colleen.flores@cfins.com](mailto:colleen.flores@cfins.com)

**Kimberly Jackson** | Senior Underwriter  
t 732.676.9846 | [kimberly.jackson@cfins.com](mailto:kimberly.jackson@cfins.com)

**Joseph Losito** | Associate Underwriter  
t 973.490.6531 | [joseph.losito@cfins.com](mailto:joseph.losito@cfins.com)

**Nick Nabel** | Assistant Vice President  
t 732.414.4804 | [nick.nabel@cfins.com](mailto:nick.nabel@cfins.com)

**Marianne Neujahr** | Underwriter  
t 973.490.6563 | [marianne.neujahr@cfins.com](mailto:marianne.neujahr@cfins.com)

**Andrew Russo** | Associate Underwriter  
t 973.490.6898 | [andrew.russo@cfins.com](mailto:andrew.russo@cfins.com)

**Kayla Russo** | Underwriter  
t 973.490.6810 | [kayla.russo@cfins.com](mailto:kayla.russo@cfins.com)

**Scott Smith** | Senior Underwriter  
t 732.414.4805 | [scott.smith@cfins.com](mailto:scott.smith@cfins.com)

**Amy Thurber** | Vice President  
t 732.414.4802 | [amy.thurber@cfins.com](mailto:amy.thurber@cfins.com)

**Jessica Torchia** | Associate Underwriter  
t 732.414.4807 | [jessica.torchia@cfins.com](mailto:jessica.torchia@cfins.com)

### Roswell, GA Office

800 Battery Ave SE, Suite 100  
Atlanta, GA 30339

**Joshua Bowen** | Senior Vice President  
t 770.810.2583 | [josh.bowen@cfins.com](mailto:josh.bowen@cfins.com)

**Elizabeth Brannen** | Senior Underwriter  
t 770.810.2615 | [elizabeth.brannen@cfins.com](mailto:elizabeth.brannen@cfins.com)

**Frank Donabella** | Executive Underwriter  
t 770.810.2596 | [frank.donabella@cfins.com](mailto:frank.donabella@cfins.com)

**Jackie Foust** | Assistant Vice President  
t 770.990.1045 | [jackie.foust@cfins.com](mailto:jackie.foust@cfins.com)

**Maggie Hobson** | Associate Underwriter  
t 770.990.1043 | [maggie.hobson@cfins.com](mailto:maggie.hobson@cfins.com)

**Kimberly Hunt** | Senior Underwriter  
t 770.810.2586 | [kimberly.hunt@cfins.com](mailto:kimberly.hunt@cfins.com)

**Julie Miranda** | Senior Underwriter  
t 770.810.2584 | [julie.miranda@cfins.com](mailto:julie.miranda@cfins.com)

**Betty Odell** | Associate Underwriter  
t 770.810.2594 | [betty.odell@cfins.com](mailto:betty.odell@cfins.com)

**Robyn Oliphant** | Associate Underwriter  
t 770.810.2585 | [robyn.oliphant@cfins.com](mailto:robyn.oliphant@cfins.com)

**Brian Schell** | Associate Underwriter  
t 770.810.2585 | [brian.schell@cfins.com](mailto:brian.schell@cfins.com)

**Catalina Scott** | Executive Underwriter  
t 770.810.2582 | [catalina.scott@cfins.com](mailto:catalina.scott@cfins.com)

### Richmond, VA Office

14321 Winter Breeze Drive Suite 65  
Midlothian, VA 23113

**Liz Mangan** | Senior Underwriter  
t 732.414.4803 | [liz.mangan@cfins.com](mailto:liz.mangan@cfins.com)

**Matthew McWilliams** Executive Underwriter  
t 804.298.2112 | [matthew.mcwilliams@cfins.com](mailto:matthew.mcwilliams@cfins.com)

**Jason Ocheltree** | Vice President  
t 804.298.2117 | [jason.ocheltree@cfins.com](mailto:jason.ocheltree@cfins.com)

### Portland, OR Office

PO Box 23187  
Tigard, OR 97281

**Taylor Elliott** | Assistant Vice President  
t 503.336.9014 | [taylor.elliott@cfins.com](mailto:taylor.elliott@cfins.com)

**Jamie Ruzicka** | Underwriter  
t 503.336.9011 | [jamie.ruzicka@cfins.com](mailto:jamie.ruzicka@cfins.com)

**Ryan Eckman** | Underwriter  
t 503.336.9013 | [ryan.eckman@cfins.com](mailto:ryan.eckman@cfins.com)

**Julio Rosas-Leos** | Associate Underwriter  
t 503.336.9012 | [julio.rosas@cfins.com](mailto:julio.rosas@cfins.com)

### Remote Personnel

**Steve Arnold** | Executive Underwriter  
t 973.326.7729 | [steve.arnold@cfins.com](mailto:steve.arnold@cfins.com)

**Hannah Bloir** | Associate Underwriter  
t 973.753.3343 | [Hannah.Bloir@cfins.com](mailto:Hannah.Bloir@cfins.com)

**Charlotte Pack** | Underwriter  
t 770.810.2569 | [charlotte.pack@cfins.com](mailto:charlotte.pack@cfins.com)

**Jane Rogers** | Underwriter  
t 973.326.7356 | [jane.rogers@cfins.com](mailto:jane.rogers@cfins.com)

**Patricia Woods** | Executive Underwriter  
t 732.414.4829 | [patricia.woods@cfins.com](mailto:patricia.woods@cfins.com)

<http://www.cfins.com/products/environmental/>