



A FAIRFAX COMPANY

## Surplus & Specialty Lines

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

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## ABOUT CRUM & FORSTER

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Crum & Forster (C&F) provides market-leading property & casualty, accident & health, life and specialty insurance solutions. A true underwriting company, we have been helping our customers manage risk with laser-focused expertise, integrity and discipline for more than 200 years.

C&F is fast-moving and responsive, fueled by teams of professionals who bring deep knowledge and talent to the broad array of markets we serve. Our people are empowered to problem-solve with you and make smart, swift, and bold decisions. We work efficiently so you can too, and continually invest in digital tools and technology to enhance service, convenience, and efficiency for all our stakeholders.

Our commitment to our customers and diverse distribution channels shows in our proactive engagement, meticulous attention to detail, and service, all designed to exceed expectations. You can count on C&F to be forthright and transparent as we precision-underwrite solutions that fit your needs and demonstrate that your partnership is our priority, year after year.

## SURPLUS & SPECIALTY LINES

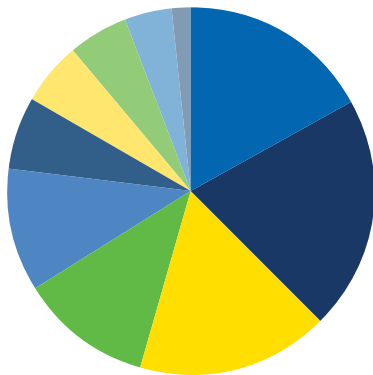
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Our commitment to the Surplus & Specialty Lines community remains stronger today than ever before. Our goal is to be the preeminent Surplus & Specialty Lines carrier in the industry, providing innovative solutions and outstanding service to you, our valued partner. Through our customized product offerings, unmatched service standards, and deep underwriting expertise, we aim to be your market of choice.

The following pages provide an overview of our Surplus & Specialty Lines capabilities. Each segment has an appetite description and key contact information. Please contact us to learn more about how we can serve you and your clients.

We appreciate your ongoing support.

## PRODUCT DISTRIBUTION



- Environmental
- Construction (E&S)
- Sharing Economy
- Excess & Umbrella
- Transportation
- Binding Authority
- Energy
- Primary Special Risk
- Security
- Other

## SURPLUS & SPECIALTY LINES LOCATIONS

Atlanta, GA  
Boston, MA  
Chicago, IL  
Eatontown, NJ

Houston, TX  
Jersey City, NJ  
Los Angeles, CA  
Meridian, ID

Morristown, NJ  
Richardson, TX  
Richmond, VA  
Southfield, MI

## OUR UNDERWRITING COMPANIES

United States Fire Insurance Company  
The North River Insurance Company

Crum & Forster Indemnity Company  
Crum & Forster Specialty Insurance Company\*

\*This insurer is not licensed in the state of California.

# BINDING AUTHORITY



## AVAILABLE COVERAGES

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- General Liability limits up to 2/2/3
- Property Limits up to \$750,000
- Inland Marine - Contractor's Equipment, Miscellaneous Tools, Miscellaneous Articles
- A variety of Liability and Property fringe coverages available

## TARGET CLASSES

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- Contractors (artisans, residential remodelers, small custom homebuilders in select states, residential roofers)
- Churches
- Farm (GL only)
- Garage (service only)
- Habitational\*
- Landowners
- Light Manufacturers & Distributors
- Restaurants, Taverns & Bars
- Schools (private or vocational/trade)
- Special Events
- Vacant Risks

\*Including single and multiple family dwellings as well as association risks

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# CONSTRUCTION



## TARGET CLASSES/COVERAGES

- General Contractors, Subcontractors
- Projects, Wraps, and Owners Interest
- Tail/Discontinued Operations, Close of Escrow, Buffers
- Residential, Commercial, Industrial, Civil
- Owners Interest/OCP/NY DOT Portal: Broker access, online, primary and excess
- Premiums small (under \$10K) to large \$1M+
- Primary and Excess: Limits to \$15M
- Numerous coverage grants

Surplus Lines products are available in California through Crum & Forster Insurance Brokers, Inc., a licensed surplus lines broker (CA license #0E14610).

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# ENERGY



Crum & Forster's Energy practice is made up of experienced professionals dedicated exclusively to serving this specialized sector... Energy is ALL we do! All functions of our operation: Underwriting, Risk Engineering, Claims and Administration are embedded within the practice. Our integrated, full-service approach enables us to provide effective risk transfer solutions that meet the needs of our customers who operate in this complex and challenging industry.

## TARGET CLASSES

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We specialize in insuring contractors and products that serve the upstream, midstream and downstream sectors.

- Roustabout / Site Preparation
- Pipeline Construction and Service
- Well Service, including Cleaning, Swabbing, Fishing, Wireline, Drilling, Stimulation
- Machinery / Equipment Dealers, Renters, Manufacturers
- Oilfield Electrical Contractors
- Refinery / Plant Maintenance

## NON-ADMITTED COVERAGES

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- General Liability
  - Time Element Pollution, including clean-up costs
  - Contractors Pollution Liability
  - Products Pollution Liability
  - Underground Resources and Equipment
  - Professional Liability
- Follow-form Excess Liability, supported or unsupported

# ENERGY (cont'd)

## ADMITTED COVERAGES

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- General Liability
  - Time Element Pollution, including clean-up costs
  - Underground Resources and Equipment
- Commercial Auto
- Workers' Compensation
- Property & Inland Marine
- Supported Excess

### ADMITTED

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# ENVIRONMENTAL



## AVAILABLE COVERAGES

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- General Liability (GL)
- Contractors Pollution Liability (CPL)
- Professional Liability (E&O)
- Site Pollution (PLL)
- Storage Tank Pollution Liability (STP)
- Excess Liability (XS)
  - Supported: Over C&F Primary + Auto/EL
  - Unsupported: \$25M minimum attachment

## TARGET CLASSES

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### Environmental Middle Market & Small Business

- Environmental Contractors and Consultants
- General Contractors and Trade Contractors
- Environmental Products and Manufacturers
- Alternative Energy Contractors and Facilities
  - Solar, Wind, Geothermal
- Fire / Water Restoration Contractors
- Radon Contractors and Consultants
- Commercial, Industrial, Municipal, and Institutional Properties
- Waste Management and Recycling Facilities
- Real Estate Transactions and Portfolios
- Energy and Oil/Gas Exposures

### Environmental Storage Tank Pollution Liability

- Financial Assurance/Financial Responsibility
- State-Fund Deductible Coverage

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#### Storage Tank

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# EXCESS & UMBRELLA



Crum & Forster has been a recognized leader in the Commercial Excess & Umbrella marketplace for over 50 years. We offer you solid technical knowledge, innovative solutions, and quality service backed by years of experience. We don't have to write the underlying to quote your excess. Our broad underwriting appetite is backed up by disciplined yet competitive pricing allowing us to respond intelligently to changing market conditions. We have two solutions to best handle your insurance needs - Admitted and Non-admitted. Our combined appetite allows us to accommodate a wide spectrum of risks from larger, more complex deals to smaller insureds with challenging exposures.

## TARGET CLASSES/COVERAGES

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### Manufacturing & Distributor Risks

Apparel & Textiles, Construction,  
Farm, Industrial

### Wholesale & Retail

Groceries/Food, Furniture, Beverage  
Distributors, Retail Stores

### Hospitality

Hotels, Restaurants w/Liquor, etc.

### Real Estate

Habitational, OL&T, Commercial

### Products

Commercial/Industrial Component Parts,  
Fabricated Metals, Furniture, Machinery/Tools,  
Non-Critical Auto Parts, Plastic/Rubber Products

### Service Industries

Non-Construction Services, Schools/Higher  
Education, Not-for-Profit Organizations, etc.

### Commercial Contractors

General Contractors, Various Trade Contractors  
*Non-Admitted handled by the Construction unit*

### ADDITIONAL NON-ADMITTED EXCESS CLASSES

#### Bars

#### Social Services

## CAPACITY

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Admitted Umbrella/Lead and Excess – \$15M, may be split or ventilated

Non-Admitted Lead – \$10M, claims made or occurrence

Non-Admitted Excess – \$15M in non-lead position, claims made or occurrence

## EXCESS POLICY HIGHLIGHTS

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- Multiple attachment points to best suit the insured's needs providing competitive alternatives
- Excess Liability policy has few exclusions to closely follow form controlling underlying insurance
- Ability to participate in quota share layering of excess limits
- Will follow defense inside or outside of limits
- Allows for Additional Insured by Written Contract, Primary Non-Contributory and Waiver of Subrogation in accordance with the controlling underlying insurance
- Per Project/ Per Location Aggregate Limits Endorsements available
- Definition of Event allows follow form over both occurrence or claims made coverages

## UMBRELLA/LEAD REQUIREMENTS

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- AM Best financial strength rating of "A-" VII or better
- Automobile Liability Limits: \$1M combined single limit
- General Liability Limits: \$1M / \$2M / \$2M / \$1M
- Employer's Liability Limits: \$1M / \$1M / \$1M

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Surplus lines products are available in California through Crum & Forster Insurance Brokers, Inc., a licensed surplus lines broker (CA license #0E14610).

### Send Submissions to:

SSL.XSUm.Submissions.  
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SSL.XSUm.Submissions.  
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# PRIMARY SPECIAL RISK



## TARGET CLASSES

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### Manufacturers & Distributors

- Moderate to high hazard products
- Small to large complex accounts

### OL&T / Habitational

- Commercial Real Estate
- Condos & Homeowners Associations
- Vacant Land
- Apartment Owners

## AVAILABLE COVERAGES

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### Primary General Liability

- Premises and operations liability
- Personal and advertising liability
- Products and completed operations liability
- Hired and non-owned auto liability
- Discontinued products liability coverage
- Assault and battery coverage
- Worldwide territory coverage

## POLICY HIGHLIGHTS

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- Primary limits \$1,000,000 per occurrence / \$2,000,000 aggregate
- Claims made or occurrence coverage
- Deductibles and SIRs available
- ISO-based forms with manuscript abilities

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# SECURITY



With 50 years of experience, C&F Security provides a complete range of products and services tailored to the needs of Security professionals. Unlike our competitors, C&F Security is a full-service unit within Crum & Forster that underwrites the lines of business that are essential to the Security marketplace. We offer industry-specific coverage, knowledgeable risk assessment and experienced claims handling to protect your business in today's uncertain environment.

## TARGET CLASSES

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- Security Guards & Private Investigators
- Alarm Installation & Monitoring Companies
- Fire Suppression & Fire Extinguisher Service Providers

## AVAILABLE COVERAGES

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- Commercial General Liability, including Professional Liability
- Commercial Excess
- Workers' Compensation
- Commercial Auto

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# SHARING ECONOMY



Our Sharing Economy unit provides access to Business Auto and Excess insurance in the sharing economy and mobility space. We have experience supporting both start-up and large-scale platforms. Our products are centered on usage-based rating and we offer dynamic pricing that leverages transaction-level risk and safety features.

## TARGET CLASSES

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- Delivery
- Rentals
- Livery
- Other
  - Autonomous vehicles
  - HNOA for Gig drivers

## COVERAGES AVAILABLE

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- Auto liability
- Supplemental liability limits
- Auto physical damage
- Auto difference in Limits
- Ancillary auto coverages
- General liability (limited basis)
- Excess liability

## POLICY HIGHLIGHTS

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- Sub/variable limits for renters or ICs, when desired
- Nationwide admitted and non-admitted capabilities
- Large deductibles and SIRs available
- ISO-based forms with manuscript abilities

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Surplus Lines products are available in California through Crum & Forster Insurance Brokers, Inc., a licensed surplus lines broker (CA license #0E14610).

# SMALL BUSINESS CONSTRUCTION



Our Surplus & Specialty Lines Small Business Team specializes in primary and excess casualty insurance solutions for Construction Accounts with \$10 million or less in annual revenue:

- Artisan Trades and General Contractors
- Residential and Commercial

Dedicated to serving the Small Construction market through wholesale brokers, we are able to fill the void for businesses that do not fit within a binding authority program but may not command the attention they deserve in the larger account space.

## AVAILABLE COVERAGES

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- Commercial General Liability (CGL)
  - Limits of \$1/2/2 million
- Excess Liability, supported and unsupported
  - Limits up to \$5 million
- Coverage tailored for construction operations:
  - Blanket additional insured premises operations
  - Blanket additional insured completed operations
  - Blanket waiver of subrogation
  - Primary and non-contributory
  - Per project aggregate
  - Blanket 30-day notice of cancellation
- Flexible minimum premiums and deductibles, quick quote turnaround

## TARGET CLASSES

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- Roofing
- Framing
- Carpentry
- Plumbing
- Concrete
- Foundation Repair
- Grading of Land / Excavation
- Electrical
- Drywall
- Utility – Water, Sewer, Gas Mains
- General Contractors (commercial and residential)
- Homebuilding

## REGION

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Coverage is available in 48 states across the U.S. and the District of Columbia.  
Construction accounts domiciled in or with CA or NY exposures are not eligible.

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# SMALL BUSINESS REAL ESTATE



Crum & Forster's dedicated Small Business Real Estate team offers General Liability coverage tailored for real estate risks, including apartment buildings, townhomes and condominiums.

For expedited clearance, send submissions to: [RE.SBT.Submissions@cfins.com](mailto:RE.SBT.Submissions@cfins.com)

## OPERATIONS

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- Real Estate with 500 units or less
- Apartments
- Condominium Owner's Associations
- Townhome Owner's Associations
- Dwellings - Single Family Lessor's Risk Only
- Incidental Commercial LRO Square Footage

## PROHIBITED

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- Subsidized, Section 8, HUD Housing over 25 units
- Senior Housing or Assisted Living
- Armed Security
- Hotels & Motels
- Not available in CA, FL and NY

## COVERAGE

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- Assault & Battery Coverage
- Hired & Non-Owned Auto Liability
- Blanket Additional Insured

## REGION

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Available in 47 states across the United States and the District of Columbia. Not available to habitation accounts domiciled in or with California, Florida or New York exposure.

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# TRANSPORTATION SMALL FLEET EXCESS 1 – 50 UNITS



Our team focuses solely on excess liability for small fleets. You can count on us for fast response times, typically same or next business day.

## Classes of Business

Local, Intermediate and Long Haul Trucking

## COVERAGE

- Excess Liability
- Follow form including AL, GL & EL
- Lead or excess placement
- \$5,000,000 capacity
- MCS-90 Endorsement and required filings
- Online instant quote portal for 1 to 25 units  
<https://cfins-iq.com/#/requestaccount>

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# TRANSPORTATION EXCESS LARGE FLEET 51+ UNITS



Our Excess Transportation business segment is focused on providing a consistent market with superior service and expertise to the transportation industry.

## Classes of Business

Our goal is to build a well balanced book of wheel business from common carriers to hazmat haulers. From school buses to beer distributors, if it's a wheel exposure reach out to us.

## Coverage

Excess Liability coverage form

## ELIGIBLE CLASSES

Most wheel exposure risks, including:

- Common Carriers
- Hazmat Haulers
- School Buses
- Beer Distributors

## PREFERRED RISK CHARACTERISTICS

- Acceptable Safer/ISSD score or reports
- Low driver turnover
- Acceptable hiring/termination procedure
- Acceptable driver training procedure
- Acceptable safety and maintenance program
- \$5,000,000 limit

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At Crum & Forster, we have a highly experienced team dedicated specifically to providing primary insurance coverage for the transportation industry. Our Primary Transportation unit specializes in multiline solutions for:

- Transportation accounts with 1-50 power units
- Fleet and Non-Fleet business

## COVERAGE

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- Commercial Auto Liability
- Commercial Auto Physical Damage
- Motor Truck Cargo
- General Liability
- Supported Excess Liability
- MCS-90 Endorsement and required filings

### **Non-Fleet 1- 14 Units**

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**CRUM & FORSTER®**  
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Version 2.0 2023.12.21