

Small Business Team



Our Crum & Forster Small Business Team is comprised of dedicated and skilled professionals who consistently deliver a great customer service experience.

We offer Responsiveness you can Count On, coupled with:

Broad Appetite – We write a wide array of Construction classes.

Specialized Expertise – We are flexible and solve even your most challenging needs, with the consistency to be there year after year.

Fast Service – Our underwriters are empowered decision makers, so you get an answer quickly

REGION

Available in 48 states across the United States and the District of Columbia. Not available to construction accounts domiciled in or with California or New York exposure.

Small Business Focus

- Construction accounts with \$10,000,000 or less in annual gross sales
- Residential and Commercial artisan and general contractors
- Broad coverage to comply with tract builder requirements

Primary General Liability

- ISO coverage forms and Endorsements crafted for contractors
- Blanket Additional Insured, Waiver of Subrogation, Primary and Non-Contributory, Per Project Aggregate, 30 Day Notice of Cancellation
- \$5,000 minimum premium

Follow Form Excess

- Limits up to \$5mm supported
- Limits up to \$3mm unsupported
- Underlying coverage for GL, Auto and Employers Liability
- Flexible short term policy periods

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WHY CRUM & FORSTER

- Financial Strength rating by A.M. Best of A "Excellent"
- Part of Fairfax Financial Holdings
- Specialized coverage enhancements for the unique needs of our classes
- Multiline coverage solutions
- Prompt new business quotes, renewal indications, and policy issuance
- Customer service-based culture applied to everything we do

CONTACT

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Be sure to copy (cc:) your desired underwriter on each submission



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CLASS CODES

- 91340 Carpentry construction of residential property not exceeding three stories in height
- 91341 Carpentry interior
- 91342 Carpentry Not Otherwise Classified
- 91560 Concrete Construction
- 91583 Contractors Sub. Work in Connection with Building Construction, Reconstruction, Erection or Repair One Or Two Family Dwellings
- 91585 Contractors Sub. Work in Connection with Construction, Reconstruction, Erection or Repair Of Buildings NOC
- 91629 Debris Removal construction site
- 92338 Dry Wall or Wallboard Installation
- 92451 Electrical Apparatus installation, servicing or repair Not Otherwise Classified
- 92478 Electrical Work within buildings
- 94007 Excavation
- 95310 Gas Mains or Connections Construction
- 95410 Grading of Land
- 91577 Conduit Construction for Cables or Wires
- 96409 Insulation Work organic or plastic in solid state
- 97047 Landscape Gardening
- 97222 Machinery or Equipment industrial installation, servicing or repair
- 97447 Masonry
- 97655 Metal Erection structural Not Otherwise Classified
- 98304 Painting exterior buildings or structures three stories or less in height
- 98305 Painting interior buildings or structures
- 98483 Plumbing residential or domestic
- 98677 Roofing commercial or residential over three stories
- 98678 Roofing residential three stories and under
- 98820 Sewer Mains or Connections Construction
- 98482 Plumbing commercial and industrial
- 99507 Swimming Pools installation, servicing, or repair below ground
- 99803 Underpinning Buildings or Structures
- 99946 Water Mains or Connections Construction
- 99969 Welding or Cutting

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