



**Capacity** \$10,000,000

**Minimum Premium** \$5,000

### Policy Highlights

- Non-Cancelable (except for non-payment)
- Final Adjudication Wording
- Mediation Deductible Credit of 50%
- Personal Injury Coverage
- Bi-Lateral Extended Reporting Period
- Worldwide Coverage (claims brought in USA)
- Claims-Made and Reported Form
- Spouse and Domestic Partner Coverage
- Duty to Defend Wording
- Punitive Damages (where allowed) - Most Favorable Venue

### Options for

- Aggregate Deductible
- Manuscript solutions to complex risks
- Multi-year extended reporting period
- Independent contractors

### Preferred Target Class

- Administrative / billing services / medical billing support services
- Advertising / marketing / public relations agencies
- Benefit plan consultants
- Claims adjusters and related services
- Forensic services / investigators / reverse engineers
- Franchisors
- Monitoring services (non-emergency)
- Property management
- Temporary and permanent staffing agencies
- Third party administrators
- Trustees
- Management consultants:
  - Employee benefit
  - Business process
  - Human resources
  - Marketing
  - Controller / financial
  - Land use
  - Professional
  - Ergonomic



### Reasons for selecting Crum & Forster

- Financial Strength rating by A.M. Best of A "Excellent"
- Part of Fairfax Financial Holdings with revenue in excess of \$10 billion
- 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
- Client-focused risk engineering services



### Contact Information

#### Jersey City- NY Metro

**Brian Braden** | Vice President  
t 201.334.4789 | brian.braden@cfins.com

**Daisy Lopez** | Director  
t 201.334.4753 | daisy.lopez@cfins.com

**Maurizia Reeser** | Executive Underwriter  
t 201.334.4732 | maurizia.reeser@cfins.com

**Evan Gidez** | Underwriter  
t 201.334.0834 | evan.gidez@cfins.com

#### Chicago

**Tim Barrett** | Assistant Vice President  
t 312.596.6636 | timothy.barrett@cfins.com

Send submissions to: [PLSubs@cfins.com](mailto:PLSubs@cfins.com)

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

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