



Our Specialty business segment provides access to general liability coverage for most product liability exposures generated from manufacturers, distributors and importers; as well as OL&T and habitational risks with premises exposure.

Classes of Business

Manufacturers & Distributors

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

OL&T / Habitational

- Commercial real estate
- Apartment owners
 - Subsidized, student & senior housing
- Condominiums and homeowners associations
- Vacant land

Policy Highlights

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

Coverages Available

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
- Worldwide territory coverage available



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
- Wholesale E&S division focused on wholesale brokers
- 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
- Risk engineering and claims specialization consistent with our classes
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events



Contact Information

Primary Specialty Division

Sarah Nichols | Senior Vice President, Division Leader
t 213.787.0731 | sarah.nichols@coverx.com

Send Applications to: submissions.wholesale.es@cfins.com

Products are available in California only through CoverXSpecialty Insurance Services, a licensed surplus lines broker, CA License # 0573926

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 Company. CoverX and CoverXSpecialty are trademarks of CoverX Corporation. CoverX Corporation is a wholesale surplus lines producer, and operates in California as CoverXSpecialty Insurance Services (CA license #0573926)