Our Special Risk unit provides access to Commercial General Liability (CGL) and Product Liability insurance on a primary basis for a diverse range of accounts. We specialize in structuring primary casualty coverage solutions for manufacturers and distributors, as well as building and premises risks (OL&T/Habitational).

CLASSES OF BUSINESS
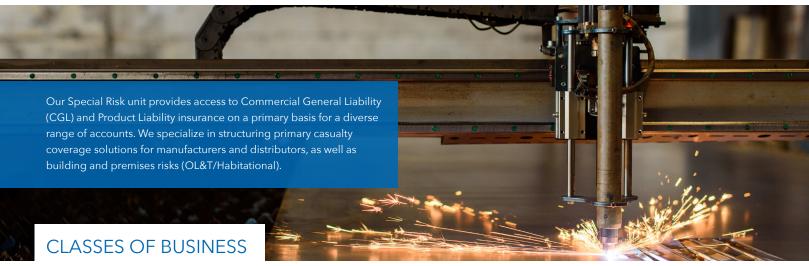
Manufacturers & Distributors
- Moderate to high hazard products
- Small to large complex accounts

OL&T / Habitational
- Commercial real estate
- Apartment owners
- Condominiums & homeowners associations
- Vacant land

Restaurants, Bars, and Taverns
- Small to medium-sized restaurants, bars, taverns, and select nightclubs
- Locations in states with ISO Liquor Liability Grades of 0-6

POLICY HIGHLIGHTS

- 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

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 coverage
- Worldwide territory coverage
- Liquor Liability

WHY CRUM & FORSTER

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with $39B in revenue
- Wholesale E&S division focused on wholesale brokers
- Specialized coverage enhancements for the unique needs of our classes
- Prompt new business quotes, renewal indications and policy issuance
- Customer service-based culture applied to everything we do
- Claims specialization and award-winning claim services
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events

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