



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
  - Subsidized, student & senior housing
- Condominiums & homeowners associations
- Vacant land

## 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

## WHY CRUM & FORSTER

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$26.5 billion 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

## CONTACT

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