

Crum & Forster understands the unique needs of customers with Inland Marine exposures. We work closely with our agents, brokers and customers to deliver flexible, market-leading solutions and impeccable customer service.

- **In-house Capacity up to:**
  - \$50M Per Risk for Individual Risk
  - \$2.5M Per Risk for Combustible Builder's Risk
- **Admitted or Non-admitted**
- **Primary and Quota-share solutions available**
- **AAIS with proprietary offering**



## TARGET CLASSES

### Builder's Risk

- Residential - apartments, condos, co-ops
- Office
- Light manufacturing
- Homebuilders - single family homes
- Renovations - structural less than 10%

### Installation

- Artisan and trade contractors
- Testing available
- Deductible buy-down
- Project or Master policies

## WHY CRUM & FORSTER

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$39B in revenue
- Highly experienced Inland Marine underwriting team
- Flexible underwriting approach, customized coverage solutions
- Customer service culture applied to everything we do
- Prompt new business quotes and early renewal indications
- Specialized claims expertise and skilled claim management
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events

## PROPRIETARY COVERAGE OFFERING

### Physical Damage

Debris Removal	25%
Additional Debris Removal	\$5,000
Emergency Removal	10 days
Emergency Removal Expense	\$10,000
Fraud and Deceit	\$50,000
Limited Fungus	\$15,000
Waterborne Property	\$10,000
Expediting Expenses	\$10,000
Expense to Re-erect Scaffolding	\$5,000
Fire Department Service Charges	\$1,000
Ordinance or Law (Undamaged - A)	Included
Ordinance or Law (ICC/Demolition - B/C)	\$50,000
Personal Property	\$10,000
Pollutant Cleanup and Removal	\$25,000
Rewards	\$1,000
Sewer Backup	\$10,000
Temporary Storage	\$10,000
Permission to Occupy	TBD
Transit	\$10,000

Tree, Shrubs, Plants	\$10,000
Fire Extinguishing System Expense	\$10,000
Architects and Engineers Fees	\$25,000
Escalation of Limit	5%
Automatic Extension	60 days
Contract Penalty	\$10,000
Equipment Breakdown and Testing	Included
Blueprints and Construction Documents	\$25,000
Claims Preparation Expense	\$25,000
Contract Change Order Coverage	\$25,000

### Delay in Completion

Sewer Backup	Included
Expenses to Reduce Loss	Included
Ordinance or Law	included
Interruption by Civil Authority	2 weeks
Limited Fungus	30 days
General Administration Expenses	\$50,000
Ingress/Egress	14 days
Off Premises Utility Service Interruption	14 days