

Environmental Middle Market

• Recycling operations

Property portfolios

Innovative technologies

• Habitational and hotels



ENVIRONMENTAL POLICY FORM

Five coverage parts available on a non-admitted basis

- Commercial General Liability: occurrence or claims made
- Contractors Pollution Liability: occurrence or claims made
- Errors & Omissions Coverage: claims made
- Third Party Pollution Legal Liability: claims made
- Onsite Cleanup: claims made

Can be written on a monoline basis or blended in any combination to fit clients' needs.

FOLLOW FORM EXCESS POLICY

- Up to \$10 million policy limits: automobile limits are capped at \$5,000,000 excess of primary auto
- Includes the ability to go over a third party carrier's primary auto and employers liability
- Unsupported excess may be available for large limit tower situations with high attachment points

CAPACITY

Policy Limits

Up to \$15,000,000 / \$15,000,000 for qualified risk

Minimum Premium

\$2,500

Minimum Deductible

\$0 for CGL \$2,500 for CPL, E&O, and PPL

TARGET CLASSES

Facilities

- Alternative fuels
- Treatment storage and facilities
- Light IndustrialManufacturers
- Waste operations

Service Providers

- Environmental drilling
- Environmental consultants and contractors
- Remediation, abatement contractors and consultants
- Emergency response and cleanup contractors
- Mixed discipline consultants
- Environmental engineers
- CPL/Professional for general and trade contractors
- Storage tank contractors and tank testing
- Phase I, II, and III environmental consultants
- Industrial contractors

WHY CRUM & FORSTER

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$39B in revenue
- 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



Environmental Team

Team Bowen

Joshua Bowen | Senior Vice President T 770.810.2583 | E Josh.Bowen@cfins.com

Jackie Foust | Assistant Vice President T 770.990.1045 | E Jackie.Foust@cfins.com

Elizabeth Brannen | Senior Underwriter T 770.810.2615 | **E** Elizabeth.Brannen@cfins.com

Maggie Hobson | Associate Underwriter T 770.990.1043 | E Maggie.Hobson@cfins.com

Team Thurber

Amy Thurber | Vice President T 732.414.4802 | E Amy.Thurber@cfins.com

Mark Brown | Senior Vice President T 732.414.4801 | E Mark.Brown@cfins.com

Susana De Bartolo | Executive Underwriter T 732.414.4832 | E Susana.Debartolo@cfins.com

Frank Donabella | Executive Underwriter T 770.810.2596 | E Frank.Donabella@cfins.com

Catalina Scott | Executive Underwriter T 770.810.2582 | E Catalina.Scott@cfins.com

Kayla Russo | Underwriter T 973.490.6810 | E Kayla.Russo@cfins.com

Team Dumas

Bret Dumas | Assistant Vice President T 732.414.4812 | E Bret.Dumas@cfins.com

Steve Arnold | Executive Underwriter T 973.326.7729 | **E** Steve.Arnold@cfins.com

Kimberly Jackson | Senior Underwriter T 732.676.9846 | E Kimberly.Jackson@cfins.com

Scott Smith | Senior Underwriter T 732.414.4805 | E Scott.Smith@cfins.com

Jane Rogers | Underwriter T 973.326.7356 | E Jane.Rogers@cfins.com Business Leader Mark Brown | Senior Vice President T 732.414.4801 | E Mark.Brown@cfins.com

Team Nabel

Nick Nabel | Assistant Vice President T 732.414.4804 | E Nick.Nabel@cfins.com

Patricia Woods | Executive Underwriter T 732.414.4829 | E Patricia.Woods@cfins.com

Julie Miranda | Senior Underwriter T 770.810.2584 | E Julie.Miranda@cfins.com

Marianne Neujahr | Underwriter T 973.490.6563 | E Marianne.Neujahr@cfins.com

Team Ocheltree

Jason Ocheltree | Vice President T 804.298.2117 | E Jason.Ocheltree@cfins.com

Matthew McWilliams | Executive Underwriter T 804.298.2112 | E Matthew.McWilliams@cfins.com

Kimberly Hunt | Senior Underwriter T 770.810.2586 | E Kimberly.Hunt@cfins.com

Liz Mangan | Senior Underwriter T 732.414.4803 | E Liz.Mangan@cfins.com

Storage Tank Program

Taylor Elliott| Assistant Vice PresidentT503.336.9014| ETaylor.Elliott@cfins.com

Ryan Eckman | Underwriter T 503.336.9013 | E Ryan.Eckman@cfins.com

Jamie Ruzicka | Underwriter T 503.336.9011 | E Jamie.Ruzicka@cfins.com

Julio Rosas | Underwriter T 503.336.9012 | E Julio.Rosas@cfins.com

Send Applications To: Env.Submissions@cfins.com ATL.Env.Submissions@cfins.com

www.cfins.com

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