



**PRODUCT FEATURES**

**Umbrella (Defender) Policy - Admitted**

- Worldwide coverage
- Pay on behalf of the “insured” provision
- Contractual follow form waiver of subrogation (where available)
- No self-insured retention (except for NY \$10,000)
- Covered pollution cost or expense for auto or mobile equipment related occurrences
- Pollution exclusion does not apply to BI/PD arising out of pollution caused by lightning/explosion
- Broad definitions of bodily injury includes shock, mental anguish, mental injury or humiliation
- Non-employment related discrimination in violation of a civil rights law is covered (where available)
- Double general aggregate is available for contractors, real estate and retail risks
- Per Project/Per Location Aggregate Limits Endorsements available

**Excess Policy**

- Multiple attachment points to best suit the insured’s needs providing competitive alternatives
- Excess Liability policy has few exclusions to closely follow form controlling underlying insurance
- Ability to participate in quota share layering of excess limits
- Will follow defense inside or outside of limits
- Allows for Additional Insured by Written Contract, Primary Non-Contributory and Waiver of Subrogation in accordance with the controlling underlying insurance
- Per Project/ Per Location Aggregate Limits Endorsements available
- Definition of Event allows follow form over both occurrence or claims made coverages

**UL Requirements**

- A.M. Best Rating of A-VII of better
- \$1M Automobile CSL
- General Liability Limits: \$1M/ \$2M/ \$2M/ \$1M
- \$500K/\$500K/\$500K Employer’s Liability Limit

**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 \$21 billion
- 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
- Client-focused risk engineering services



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