



# SENECA

*Underwriters with experience®*

Seneca offers a product mix focused on the complexity of risk, supported by an open mind and expertise, allowing us to provide flexible, consistent solutions.

[www.senecainsurance.com](http://www.senecainsurance.com)



## SENECA PROPERTY

Coverage is provided using ISO forms; In house capacity up to \$75,000,000. Full limits are available as well as primary and excess layers. Seneca policies are written both admitted and non-admitted for appointed excess and surplus brokers.

### Preferred Classes:

<b>Vacant properties</b>	<b>Residential</b>	<b>Nursing Homes</b>	<b>Warehouses</b>
<b>Receiverships</b>	<b>Restaurants</b>	<b>Student Housing</b>	<b>Apartments</b>
<b>Manufacturing</b>	<b>Office Buildings</b>	<b>Hospitality</b>	<b>Condominiums</b>
<b>Mercantile</b>	<b>Association Coverage</b>	<b>Bar and Nightclubs</b>	<b>Metal Working</b>
<b>Industrial Exposures</b>			

All risks are subject to inspection. Catastrophe perils offered vary based on location and risk characteristics. Equipment breakdown is provided in partnership with Mutual Boiler Re, part of FM Group. **Surplus Lines Products** are available in California only through **Crum & Forster Insurance Brokers, Inc.** (CA License #0E14610)

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### New England

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# SPECIALTY PACKAGE

The Seneca Companies offer admitted and non-admitted solutions. All policies are ISO based with limits up to \$75,000,000. Additional limits can be provided upon review.

## Preferred Classes:

### Commercial Real Estate

- Mixed Use
- Vacancies, Foreclosures

### Condominiums

### Distributors

### Wholesalers

### Mercantile

### Light Manufacturing

### Food Processing

### Freight Forwarders

### Office Buildings

### Foundries

## Undesired Classes:

*Contractor's Liability*

*Product Driven Liability*

*Auto*

## Coverage Options:

### Commercial Package

### Umbrella

*\$5,000,000.00*

*in support of the package*

### General Liability

### Mono-line Property

## New York & New England

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### New York

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# SENECA INLAND MARINE

## Broadest commercial renovation appetite in the market!

Provides both an admitted and non-admitted market for most classes of business, including risks in the transportation, logistics, service, construction and communication industries, as well as other miscellaneous risks. Our dedicated and experienced Inland Marine underwriting professionals have the technical expertise to create innovative and flexible solutions for your clients' needs, quickly and reliably.

### Preferred Classes:

#### Motor Truck Cargo

- No commodities excluded  
*Up to 20% HazMat acceptable*
- Coverage includes Debris Removal, Earned Freight Charges, Pollution Cleanup, Catastrophic Vehicle Physical Damage, Contingent Cargo, and Reefer Breakdown coverages are available

#### Contractor's Equipment

- Including cranes, surface mining, oil and gas contractors, equipment dealers
- Coverages available include Equipment leased/Rented from and to others, Rental Expense Reimbursement, Boom Overload, Waterborne Equipment
  - Rigger's Liability
  - Limit provided per lift and while in transit
  - Coverage includes Debris Removal and Pollutant Cleanup

#### Builder's Risk/Installation

- All construction types
- Rehabs and renovations
- Mid-term projects okay

#### Auto Physical Damage

- Truck fleets, sanitation vehicles, buses, para-transit, ambulettes
- Coverages available including towing and storage, reporting from, trailer interchange, hires/non-owned
- Cat Phys Dam available  
*Similar to open lot with a high deductible*

#### Warehouseman's Legal Liability

- Dry and Cold Storage
- Limited restriction on commodities stored

#### Fixed and Mobile Medical Equipment Miscellaneous Floaters Fine Arts, Dealers, Museums

#### Inland Marine

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# WHY SENECA?

We are a specialty property and casualty insurance company with a diverse product mix that reflects our open-minded approach to new opportunities. Our individual risk underwriting approach allows us to provide flexible, consistent solutions for both standard and niche placements.

Seneca is a leading writer of:

**Inner-city Mercantile  
Vacant Properties**

**Bankruptcies  
Labor Organizations**

**Food Processing  
Lessor's Risk**

We prefer lines of business that require underwriting and claims expertise, from the account that doesn't fit standard markets to a new construction walk up in the city or a warehouse that has been converted to lofts. Every account has a story and we're here to listen!

We have the flexibility to write business in two legal entities:

**Seneca Insurance Company** - an admitted carrier licensed in all 50 states.

**Seneca Specialty Insurance Company** - a non-admitted carrier in all 50 states.

As a wholly owned subsidiary of Crum & Forster and part of Fairfax Financial Holdings, Inc. family of companies, Seneca Insurance has the advantages that come with being part of a larger organization.

## Expertise. Flexibility. Consistency.

### Senior Team

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**Keith McCarthy**

Executive Vice President & CUO  
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**Inland Marine / Property**

**Jessica Frankovich**

Executive Vice President  
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# SPECIALTIES

## Energy

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- Oilfield Lease Operations
- Oilfield Pumps, Consultants, Welders, and Contractors
- Oilfield Equipment Suppliers
- Oilfield Haulers
- Pipeline Inspectors
- Wire line Operators
- Related Commercial Auto Coverage  
*No Truckers/No Water Haulers*

## Labor Unions

**Joanne Ricci** | [jricci@senecainsurance.com](mailto:jricci@senecainsurance.com) | 914-347-3757

- Trade and Labor Union Locals
- Regional and National Associations
- Training Centers
- Apprentice Programs
- Pension and Welfare Offices
- Real Estate

## Bankruptcy

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- Insure asset protection while meeting insurance requirements
- Ensure placement with fast and reliable service
- Provide flexible Insurance coverage and limits
- Operate with information provided



**CRUM & FORSTER®**

A FAIRFAX COMPANY

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