



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



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:

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

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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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

Office Buildings

Foundries

Undesired Classes:

Contractor's Liability

Product Driven Liability

Auto

Coverage Options:

Commercial Package

Mono-line Property

New York & New England

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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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Inland Marine / Property

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SPECIALTIES

Energy

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- Oilfield Lease Operations
- Oilfield Pumpers, 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

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



CRUM & FORSTER®

A FAIRFAX COMPANY

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