

# CRC SPECIALTY

## HTX Casualty

At HTX Casualty, we specialize in hard-to-place liability accounts, with a focus on Energy/Environmental, Construction, Habitational, and Excess Auto risks. Backed by over 100 years of combined experience, our team leverages deep market relationships and extensive coverage knowledge to creatively secure competitive deals for our clients. We deliver expert solutions across a wide range of casualty placements, including General Liability, Pollution Liability (CPL, Products, Site), Umbrella/Excess Liability, Hired & Non-Owned Auto (HNOA), and Primary Auto (limited).

### TARGETED CLASSES

- ◉ Energy (Midstream/Downstream/Upstream)
- ◉ Environmental
- ◉ Excess Auto
- ◉ Habitational
  - Schedules 250 units and up
- ◉ Apartment Owners + Managers
- ◉ All LRO Exposures/Commercial Real Estate
- ◉ 100M + Excess/Umbrella Towers
- ◉ Excess over Captives
- ◉ Bars/Nightclubs
- ◉ Restaurants
- ◉ Construction (Commercial/Residential/Industrial)
- ◉ Manufacturers + Distributors - products of all types and sizes of companies
- ◉ Contractors—Commercial + Residential GCs
- ◉ Subcontractors—Commercial + Residential of all Sub Trades
- ◉ OCIP & CCIP—Commercial + Residential
- ◉ OCP
- ◉ Owners Interest Only
- ◉ Security Guards

### FOR MORE INFORMATION, CONTACT:



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**crcgroup.com**

## GENERAL LIABILITY

Description	Limits	Premium
Valve + Pipeline Maintenance – Energy Contractor	\$1M/\$2M/\$2M	\$32,000
Concessions for Large Stadiums	\$1M/\$2M/\$2M	\$494,907
Apartment Complex	\$1M/\$2M/\$2M	\$32,000
Completion Contractor	\$1M/\$2M/\$2M	\$175,000
Civil Construction	\$1M/\$2M/\$2M	\$325,000
Warehouse Operation	\$1M/\$2M/\$2M	\$36,251
Restaurant Chain	\$1M/\$2M/\$2M	\$702,875
Security Guard Contractor	\$1M/\$2M/\$2M	\$161,124
Hab – 8600 Units	\$1M/\$2M/\$2M	\$1,095,780
Security Services	\$1M/\$2M/\$2M	\$1,392,001

## EXCESS LIABILITY

Description	Limits	Premium
Commercial + Residential Glazier	Lead \$5M	\$97,500
LRO – Shopping Center	\$25M	\$300,504
Funeral Homes	\$75M	\$1,226,272
Hab – 8600 Units	\$20M	\$1,245,000
Concessions for Large Stadiums	\$16M	\$372,860
Completion Contractor	\$10M	\$485,000
Civil Construction	\$25M	\$2,006,950
Lease Operator	\$25M	\$539,860
Warehouse Operation	Lead \$5M	\$51,389
Battery Operation—Env	\$25M	\$85,000
Street + Road Contractor	\$25M	\$251,000
Crude Hauling	\$30M	\$520,354
Waste Disposal	\$25M	\$4,823,103
Security Services	\$10M	\$2,750,000

## AUTO LIABILITY

Description	Limits	Premium
Completion Contractor	\$1M CSL+ \$5M Excess	\$1,230,274
Warehouse Operation	\$1M CSL	\$55,950
Security Services	\$1M CSL	\$1,392,001