



Metal Manufacturing

You need specialized business protection.

With SECURA, you get insurance tailored to you and peace of mind so you can focus on your business. You'll find our people truly care and enjoy helping you.

Key Coverage Benefits

Trade Coverages

- Brand and Label Removal..... \$100,000
- Broadened Business Income (Including Civil Authority, Lost Lease Protection, and Dependent/Secondary Property Income)..... \$100,000
- Customer Property – Away From Premises
 - Customer Property in Transit (any vehicle) \$25,000
 - Customer Property in the Care, Custody, or Control of Your Subcontractor \$25,000
- Client Property – Theft By Employee \$10,000
- Contingent Cargo Income \$100,000
- Dies, Patterns, Molds, and Forms (Theft Limitation) Including Customers \$250,000
- Employee Tools
 - Per Employee \$2,500
 - Aggregate \$25,000
- Jobsite Installation \$25,000
- Patent Infringement Expense Reimbursement \$5,000
- Precious Metals..... \$50,000
- Property in Transit (any vehicle)..... \$100,000
- Selling Price Clause Included

Elite Manufacturing WRAP

Flex Coverages

Our Flex Coverage Limits reduce your worry about having enough coverage. Select a limit of \$250,000 or \$500,000. At the time of loss, apply that limit to any combination of the nine coverages below:

- Accounts Receivable (limited to \$5,000 off premises)
- Debris Removal
- Electronic Data
- Fine Arts at Described Premises
- Fire Extinguisher Recharge
- Outdoor Property (limit \$1,000 per tree, shrub, or plant)
- Personal Property of Others (excluding employee tools)
- Public Safety Service Charges
- Valuable Papers and Records (limited to \$5,000 off premises)

Coverage Features

- Additional Covered Property \$50,000
- Business Personal Property on Structures or in Portable Storage Units Included in BPP Limit
- Extended Business Income 24 months
- Broadened Premises 1,000 feet
- Computer and Funds Transfer Fraud \$5,000
- Contract Penalty Costs
 - Per Claim \$25,000
 - Aggregate \$50,000
- Employee Theft \$25,000
- Forgery or Alteration \$50,000
- Money and Securities
 - Inside \$25,000
 - Outside \$10,000
- Money Orders and Counterfeit Money \$10,000
- Ordinance or Law
 - Undamaged Portion
 - Building Included in Building Limit
 - Tenant Improvements and Betterments Included in BPP Limit
 - Demolition Cost Coverage and Increased Cost of Construction combined \$250,000
 - Increased Period of Restoration Included in Broadened Business Income
- Outdoor Signs
 - Attached Included in Building Limit
 - Not attached \$15,000 per sign
- Pairs or Sets Included
- Personal Effects (excluding employee tools) \$25,000
- Personal Property Away From Premises
 - At any Fair, Trade Show, or Exhibition \$35,000
 - Non-Owned Location \$35,000
 - Care, Custody, or Control of a Salesperson \$10,000
- Photographic or Scientific Instrument Lenses Included in BPP Limit
- Pollutant Clean-Up and Removal \$25,000
- Tenant Building – Required by Lease \$25,000
- Tenant Glass Breakage \$50,000
- Theft of Building Materials \$50,000
- Unscheduled Structures Building Limit or \$25,000 (whichever is less)

These are coverage highlights. For a complete list of coverages, contact your independent insurance agent for details.

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.

Protection designed for you.

