

# MANUFACTURING APPETITE GUIDE

SECURA's trade-specific coverages and services will help you guide your clients in selecting the right coverage for their business type, size, and risk. This guide outlines our appetite and underwriting eligibility, and we encourage you to discuss new business opportunities with your sales manager and underwriters.

Our vision is to be the company of choice for our agents and policyholders.

**Let's work together to profitably grow your book of business.**



## Underwriting requirements

- In business three or more years
  - Three years minimum, but five years is preferred of favorable loss history
- Completed SECURA Manufacturing Supplemental Application

## Manufacturing operations we want to write

- Electrical machinery
- Fabricated metals
- Food and kindred products
- Furniture and fixtures
- Lumber and wood products
- Machinery and computer equipment
- Paper and allied products
- Plastic products
- Printing, publishing, and allied products

## Potential classes of business

These examples are sample businesses which SECURA writes, but it is not exhaustive.

### Electrical machinery

- Capacitors
- Condensers

### Fabricated metals

- Can manufacturing
- Ducts and sheet metal
- Metal doors
- Metal stamping
- Ornamental and architectural metal
- Plumbing fixtures

### Food and beverage

- Bread and bakery products
- Breweries
- Pizza
- Sausage and jerky
- Wineries

### Furniture and fixtures

- Cabinets
- Desks and bookcases
- Furniture

### Lumber and wood products

- Hardwood flooring
- Furniture turnings and carvings
- Kitchen cabinets

### Machinery and computer equipment

- Compressors and pumps
- Drills and drilling tools
- Machine shops
- Office machinery
- Specialty dies, tools, and jigs

### Paper and allied products

- Box manufacturing
- Disposable paper towels
- Egg cartons
- Gift wrapping paper

### Plastics

- Plastic bolts and washers
- Plastic containers
- Trash containers

### Printing and publishing

- Bookbinding
- Commercial printing
- Screen printing

### Coverage highlights and ineligible exposures listed on the back of this sheet.

*These descriptions are intended to provide general guidance only and do not guarantee that there will be coverage for any specific claim. SECURA must be notified as soon as practicable regarding anything which may result in a claim, after which time a coverage analysis will be conducted based upon the specific facts of the claim, the insurance policy or policies, and applicable law.*

**Questions?** Contact your underwriter or log in to **AgentLink<sup>SM</sup>** for more resources.

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## Value-added services

### Outstanding claims service

- 24/7 work comp nurse hotline
- Telemedicine visits
- Return-to-Work program
- Nurse case management
- Emergency counseling services

### Consultative Risk Management

- For free downloadable safety programs and loss prevention articles, visit the Risk Management Resources tab on [secura.net](https://www.secura.net).

## Ineligible exposures

At this time, SECURA is not accepting the following classes of business:

- CBD products
- Explosives
- Fertilizers, herbicides, and pesticides
- Fireworks
- Guns and ammunition
- Helmets and personal protection
- Herbal remedies, vitamins, and drugs
- Infant and children's products
- Invasive medical products
- Ladder and scaffolding
- Tobacco products
- Toys

## Coverage highlights

Key Coverage Benefits	Manufacturing WRAP	Elite Manufacturing WRAP
Brand and Label Removal	\$25,000	\$100,000
Dies, Patterns, Molds, and Forms	\$50,000	\$250,000
Patent Infringement Expense Reimbursement	\$2,500	\$5,000
Precious Metals	\$10,000	\$50,000
Broadened Business Income	\$100,000	\$100,000

### Product Recall Expense coverage

This covers the policyholder's expenses associated with a product recall, such as mailing costs and storage expenses. We also offer the option to purchase Additional Covered Expense coverage, which expands the covered expenses to include the customer's loss of profit due to the recall, advertising costs to regain customer approval, costs to repurchase, replace or repair a recalled product, and expenses for inspection of testing of products to determine whether they should be subject to a recall.

### Manufacturing Errors & Omissions (E&O)

This coverage provides limited protection for damage to the policyholder's product or work, caused by a wrongful act and resulting from a defect in material or in a product manufactured, sold, or installed by the policyholder. This coverage also provides some limited design liability.

- **Manufacturers Work in Progress** is an optional coverage within the E&O coverage which provides a sublimit to cover damage to product or personal property of others the policyholder is legally responsible for, if the damage is caused by a wrongful act, and the product or property is still in the policyholder's possession.

### Discontinued Products coverage

Circumstances may arise where a policyholder goes out of business or sells off a current business, and still has liability exposure for products they had made or sold in the past, or for past operations.

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.

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