



Manufacturers Errors & Omissions

Mistakes happen, even to the most careful manufacturers. This coverage not only protects against mistakes made by your business, but also mistakes made by your employees.

What does this coverage protect you against?

- This coverage provides limited protection for damage to your product or work caused by a wrongful act, and resulting from a defect in material or in a product manufactured, sold, or installed by you after it is accepted by the customer.
- Manufacturers Errors & Omissions also provides design liability for your employees performing design services for products you manufacture, helps cover costs to replace or repair a defective product, and covers economic loss suffered by your customer due to an omission or error in your manufacturing process.

What additional coverage options do I have?

- Manufacturers Work In Progress is an optional coverage available for purchase with Manufacturers Errors & Omissions. The Work In Progress option provides a sublimit to cover damage to your product or personal property of others that you are legally responsible for, if the damage is caused by a wrongful act, and the product or property is still in your possession.
- Manufacturers Errors and Omissions is provided with defense costs included in the limit of insurance. Options are available to provide defense costs at a set limit separate from the Manufacturers Errors and Omissions limit of insurance.
- Talk to your independent agent for details on the optional coverages available, and what is right for your business.

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.

Manufacturers Errors & Omissions and Work In Progress Claims Scenarios

Manufacturers Errors & Omissions

Recently you completed and delivered an order of component parts that are incorporated by another business into their manufacturing machinery. One of those machines seizes up due to the component part you furnished, and it is determined that the component is defective. The cost to remove and replace your component and economic loss sustained by the customer when they had to shut down their production line is excluded in the General Liability policy. Manufacturing Errors and Omissions coverage can help with these costs.

Manufacturers Errors & Omissions with Work In Progress

While performing a quality control check on your customer's order, an employee discovers that the part is defective because its unique shape prevented it from being properly secured in the CNC machine. Manufacturers Errors & Omissions coverage alone will not provide coverage because the part has not yet been accepted by the customer. Work In Progress optional coverage will help cover your costs to repair or replace the defective part when still in your possession.

Any claim example is for educational and informational purposes only. The information in this document will not be used to determine the coverage of an actual claim presented. All claims are adjusted based on the relevant facts, conditions and coverages at the time of loss. For specific terms and conditions, please refer to your coverage form. Coverage is also subject to applicable deductibles and limits of coverage.

Protection designed for you.

