

Manufacturing

We provide comprehensive worldwide insurance for the manufacturing industry including specialized products to insure the unique insurance and risk management needs of this segment.

Our products are available to any company whose head office is in Canada and is engaged in the following operations.

Manufacturing:

- Equipment manufacturing and metal & plastic component manufacturing
- Machining and metal stamping operations
- Consumer products manufacturing (low or high risk)
- Industrial manufacturing operations with domestic or international scope
- Captive, fronting, and deductible funding programs
- Food and beverage - manufacturers, processors, distributors, retailers
- Packaging and bottling operations
- Medical products and children's products
- Manufacturers of chemicals, plastics, paints/coatings, adhesives and similar industries

The following coverages are available on a monoline basis or in combination with one or more of the following: (All coverages are available in Canadian or U.S. dollars)

Property Insurance (Global Marine and Energy)

- Limits up to \$250 million
- Boiler & Machinery insurance available in conjunction with property
- Course of Construction
- Loss control engineering services
- Terrorism coverage available both imbedded and stand-alone

Comprehensive General Liability (CGL), Umbrella & Excess Liability

- Primary limits up to \$50 million per product (pollution coverage available)
- Product Advantage (Product E&O)
- Past products coverage
- Flexible terms and conditions
- Terrorism coverage available

Recall Response

- Capacity up to \$10 million
- Minimum Premium: \$25,000
- Coverage for the insured's Product Recall expenses and liability to third parties
- Cover costs associated with notifying customers, the cost of shipping and disposal of product, extra warehouse expenses and the cost of extra personnel required to conduct the recall
- Costs to refund, repair or replace and ship product back to the consumer

Contaminated Products Insurance

- Capacity: Accidental Contamination \$10 million
Malicious Tampering & Extortion \$50 million
- Minimum Premium: \$15,000
- Coverage for companies throughout the entire food commerce chain including processors, distributors, and retailers
- Coverage includes recall costs, business interruption, rehabilitation costs (sub-limited), consultants costs

Trade Credit Insurance

- Buyer limits available up to \$50M, policy limits negotiable
- Premium is charged as a rate on sales / a rate on approved limits (\$15K min)
- Trade credit insurance indemnifies the policyholder for the invoice value of goods and services delivered to a customer but unpaid due to insolvency or default.
- Flexible program structures to accommodate small, mid-large corporations
- Target classes include food, high tech, metals, chemicals, pharmaceuticals and energy



Marketing Features

Responsive team approach including Chartis account coordinator

Underwriting team members experienced in the manufacturing industry

Worldwide coverage and claims service

Pollution Legal Liability Select (PLL Select) Insurance

- Limits available up to \$50M
- Minimum premium and deductible is \$10K at \$1M limit for a one year term
- Menu-driven format of PLL Select provides flexible coverage customized to address the diverse needs of each property in a portfolio
- PLL Select includes a 24-hour emergency hotline service called PIER II
- PLL Select can protect buyers and sellers from the financial uncertainty of environmental contamination, including property value against cleanup costs of new or pre-existing pollution conditions or related third party claims.
- PLL Select responds to coverage gaps by providing first-party business interruption coverage for losses due to pollution conditions
- Policy terms up to 10 years are available

Other Important Coverages Available (on a monoline or in combination with other available coverages)

- Trade Credit & Political Risk
- Kidnap & Ransom / Extortion Insurance
- Fiduciary Liability
- Directors & Officers
- Corporate Accident
- Out-of-country Medical and Repatriation Insurance (Globe)

Submission Requirements:

- Detailed written submission
- A minimum of 5 years loss history
- Most recent financial statement, if available (required for some covers)
- Applications are required for D&O, E&O, Environmental, Professional Liability and Crime.

Central Canada

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Western Canada

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Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

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