Manufacturer Insurance (General)

Manufacturing & products - coverage overview, limitations and how to get a quote



OVERVIEW

Manufacturers carry both a plant risk and a products risk, and most carriers want to know what you make, who uses it and how you control quality.

WHAT'S COVERED

Products liability
Injury or damage caused by products after they leave your plant.

Premises liability
Injuries to visitors, drivers and vendors at your facility.

Building and machinery
Your plant, production equipment, raw materials and stock.

Equipment breakdown
Sudden mechanical or electrical failure of key machines.

Business income
Lost profit and extra expense while the plant is down.

Good to know
Batch or lot tracking, written quality control and signed supplier contracts usually move you into a better pricing tier.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × The cost to repair or replace your own defective product
- × Recall expenses and gradual wear and tear on machinery on most policies

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Product list with sales by product
- Plant square footage and building values
- Machinery and inventory values
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/manufacturer-general/

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