Paper & Packaging Insurance

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



OVERVIEW

Paper and packaging plants carry a heavy fire load and conveyor equipment exposure, and carriers look at storage, dust and what the packaging holds.

WHAT'S COVERED

Property and stock
Building, rolls, sheets and finished goods.

Machinery
Corrugators, die cutters, printers and folders.

Products liability
Claims when packaging fails or contaminates contents.

Equipment breakdown
Boilers and production line failures.

Business income
Lost income after a fire or breakdown.

Good to know
Roll paper storage height and sprinkler design are the biggest property rating factors for these plants.

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:

- × Damage to customers' contents beyond your packaging on some forms
- × Gradual equipment wear

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

- Machinery list and values
- Storage heights and layout
- Product list and end uses
- 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/paper-and-packaging/

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