Textile & Apparel Insurance

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



OVERVIEW

Textile and apparel makers face fire, flammability and product claims, and carriers look at fabric types, children's sleepwear rules and overseas production.

WHAT'S COVERED

Products liability
Claims from flammable fabric or defective garments.

Stock and inventory
Fabric, trims and finished goods.

Machinery
Looms, cutters, sewing and printing equipment.

Transit and import
Goods in transit from mills and overseas factories.

Business income
Lost sales while production is stopped.

Good to know
CPSIA testing and certificates for children’s products and flammability testing for apparel are usually required by carriers.

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:

- × Children's sleepwear that does not meet federal flammability rules and intellectual property claims 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 and fabric types
- Testing and CPSIA certificates
- Overseas factories used
- Inventory values

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/textile-and-apparel/

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