



**MANUFACTURERS' CHOICE**

# NON-CRITICAL AUTO PARTS

## MANUFACTURERS' CHOICE POLICY HIGHLIGHTS

- Property Insurance
- Business Income Insurance
- Equipment Breakdown Coverage
- Inland Marine Insurance
- Crime Coverage
- Commercial Automobile Coverage
- Commercial General Liability Insurance
- Excess Liability Insurance
- Directors and Officers Insurance
- Manufacturers' Errors and Omissions Insurance

### Plus automatic extensions, including:

- Product Recall Expense
- Negative Publicity
- Defective Goods Repair or Replacement Extension (claims-made)
- Intellectual Property Expense Reimbursement Extension (claims-made)

## TARGETING MID-SIZE BUSINESSES

### Manufacturers of:

- Auto & Truck Operating Parts
- Auto & Truck Body Parts
- Trailers & Reefers
- Accessories

## More than just a policy, a complete solution for non-critical auto parts manufacturers.

Let us help protect your financial livelihood. We can cover you for the breakdown of expensive production machinery, protect you from third party liability, and provide you with product recall expenses.

Our value-added offerings\* include property assessments specific to risks associated with the storage and use of combustible liquids. We can also provide thermal imaging of key equipment and electrical systems, and assess the effectiveness of your fire and burglary protection.\* Proper assessments can help save you from potential property damage and business interruption.

Some of our coverages specific to the non-critical auto parts industry are:

- Moulds and Patterns
- Product Recall Expense
- Manufacturers' and Wholesalers' Product Impairment
- Additional Interest - Vendors Endorsement
- Cyber Risk

## ABOUT US

Northbridge Insurance is a leading Canadian commercial insurer. Working closely with our broker partners and leveraging our in-depth industry expertise, we help businesses operate more safely so they can worry less about risks and focus on opportunities.

Learn more at [www.nbins.com](http://www.nbins.com).



## Manufacturers' Choice — Non-Critical Auto Parts

KEY COVERAGE	WHY YOU NEED IT	HOW THE COVERAGE MAY HELP YOU
<b>Moulds and Patterns</b>	Covers the loss of or accidental damage to your moulds, patterns, dies, models, and forms, which can be of significant value and costly to replace.	<p>A non-critical auto parts manufacturer is supplied with dies by its customer with the contractual obligation that the manufacturer is responsible for the dies. The dies are for manufacturing auto body parts. The manufacturer subcontracts the manufacturing of some of the parts to a smaller parts manufacturer and provides it with the dies. A fire ensues at the subcontracted plant destroying the dies.</p> <p>This coverage provides full replacement cost for moulds and patterns at any location in Canada or the United States, including locations operated by others.</p>
<b>Product Recall Expense</b>	Covers the reasonable and necessary expenses incurred to withdraw a manufacturer's product due to suspected product defect or deficiency.	<p>A non-critical auto parts manufacturer suspects a defect in the parts production process, which causes them to have some rough and sharp edges. As a result, the manufacturer recalls the parts.</p> <p>With Product Recall Expense coverage, the parts manufacturer would be covered for some expenses to recall the defective product. Additionally, Manufacturers and Wholesalers Product Impairment coverage would reimburse the manufacturer's loss of business income resulting from the recall for up to \$50,000 (higher limits are available).</p>
<b>Manufacturers and Wholesalers Product Impairment</b>	Our Product Impairment coverage complements Product Recall Expense by also covering the loss of income due to recall.	
<b>Additional Interest - Vendors Endorsement</b>	Coverage provided to vendors (retailers) of a manufacturer's products and protects the vendor if they are named in a suit against the manufacturer.	<p>A retailer sells a non-critical auto parts manufacturer's filters to a consumer who is performing his/her own automobile repairs. A few weeks later, the filter fails and causes the consumer's engine to seize up. The consumer brings a claim for damages naming both the retailer and the manufacturer. Additional Interest - Vendors Endorsement would provide liability coverage for the retailer under the manufacturer's policy, provided they did not alter the product or packaging.</p>
<b>Cyber Risk</b>	Cyber Risk packages include coverage for incident response, digital asset expense, business interruption and extortion, network security and privacy liability, Internet media liability and regulatory expenses. Policyholders also have complimentary access to consultation from a leading data risk management services provider.*	<p>An auto parts manufacturer's system inadvertently transmits a virus to customers through its integrated inventory management software. The customer's ability to manage inventory and orders is disrupted, resulting in a loss of business income. The manufacturer is sued for damages by a number of key customers.</p> <p>Our Cyber Risk Solution offers coverage for lawsuits or claims arising from the transmission of computer viruses.</p>