



MANUFACTURERS' CHOICE

# CONCRETE & CONCRETE PRODUCTS

## 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

### Plus automatic extensions, including:

- Product Recall Expense
- Negative Publicity

## More than just a policy, a complete solution for concrete and concrete product manufacturers.

We offer coverages to protect your batching and mixing equipment, for the breakdown of material handling systems such as conveyors and production machinery, and for your cement trucks. We also protect you from third party liability arising from your products.

We understand the importance of a smooth product shipment to project sites and the need to keep your vehicles on the road. That's why we've developed programs, courses and services dedicated to fleet safety, including procedural guidelines, driver training, and vehicle and driver checklists. We also provide consultation services for the assessment of property and equipment, and can help with the development of risk control measures to mitigate property damage and business interruption.\*

Some of our coverages specific to the concrete and concrete products industry are:

- Rip & Tear
- Motor Truck Cargo
- Cyber Risk

## TARGETING MID-SIZE BUSINESSES

### Manufacturers of:

- Ready Mix Concrete
- Concrete
- Concrete Products
- Stone Products

## 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 — Concrete & Concrete Products

| KEY COVERAGE             | WHY YOU NEED IT   | HOW THE COVERAGE MAY HELP YOU   |
|--------------------------|---|---|
| <b>Rip and Tear</b>      | <p>Provides compensation to a manufacturer for expenses associated with the destruction (rip) and removal (tear) of defective concrete.</p> <p>It is especially suited to ready-mix concrete manufacturers and forming contractors.</p>   | <p>A ready-mix concrete manufacturer mixes a batch of cement, water and aggregates and delivers the concrete to a job site. The concrete is poured into the forms but does not set properly. Upon testing by an accredited testing agency, it is determined that the concrete does not meet the specifications relating to strength requirements for that specific type of construction. Thus, the concrete is rejected.</p> <p>To keep the project going, the defective concrete must be removed, all the forms must be replaced and new concrete must be poured to return the structure to where it was before the concrete was determined to be defective.</p> <p>Though the actual defective concrete is not covered, the Rip and Tear extension would reimburse the ready-mix manufacturer for the costs associated with both the removal and replacement of defective concrete.</p> |
| <b>Motor Truck Cargo</b> | <p>We can package your Automobile insurance and Motor Truck Cargo and help protect your cement truck from cargo exposures while in transit, including loading and unloading.</p>  | <p>A concrete manufacturer is transporting ready-mix concrete in a company-owned truck to a construction site in the city's downtown area. On the way to the construction site, the truck is involved in a rollover motor vehicle accident, resulting in spillage of the load.</p> <p>With Motor Truck Cargo, the concrete manufacturer would be covered for loss or damage to goods and products that are entrusted in their care, and while in transit, including while being loaded and unloaded.</p>  |
| <b>Cyber Risk</b>        | <p>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> | <p>A concrete manufacturer's computer system is attacked by computer malware and the employees' personal information is compromised.</p> <p>Our Cyber Risk policy provides coverage to notify employees that their personal information has been exposed and can provide them with identity monitoring services, if required.</p>   |