



MANUFACTURERS' CHOICE

FABRICATED METAL 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 Insurance

Plus automatic extensions, including:

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

TARGETING MID-SIZE BUSINESSES

Manufacturers of:

- Tool & Die
- Stamping & Fabricated Products
- Structural Steel
- Sheet Metal
- Light Metal Products
- Rolling & Metal Extrusion

More than just a policy, a complete solution for fabricated metal product manufacturers.

Evolutions in industries such as construction, infrastructure and manufacturing have impacted the demands on metal manufacturers. We understand these changing dynamics and are here to protect you through the entire manufacturing process – from raw goods to finished products, and finished products to delivery.

We can cover you for the breakdown of expensive production machinery, protect you from third party liability, and assist you with product recall expenses.

We understand the importance of continuous operation and the inherent hazards associated with fabrication. To help ensure minimal property damage and business interruption, we offer value-added services such as thermal imaging of key equipment and electrical systems, and the assessment of process equipment as well as fire and burglary protection equipment.*

Some of our coverages specific to the fabricated metal products industry are:

- Moulds and Patterns
- Manufacturers' Errors & Omissions (E&O)
- 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.



Manufacturers' Choice — Fabricated Metal Products

KEY COVERAGE	WHY YOU NEED IT	HOW THE COVERAGE MAY HELP YOU
Moulds and Patterns	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 stamping plant is supplied with dies by its customer with the contractual obligation that the plant is responsible for the dies. The dies are for manufacturing plastic cups. The stamping plant decides to outsource the manufacturing of these cups to a specialty plastics manufacturer and provides them with the dies. A fire at the plastics manufacturing plant destroys 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>
Manufacturers' Errors & Omissions (E & O)	Addresses the financial loss exposure by third parties because of a defect in your manufactured product.	<p>A tool and die maker makes metal handles for its customer, a bicycle manufacturer. The handles are incorporated into an order of specialty bikes, but upon testing the bikes are rendered inoperable because the handles are discovered to be deficient.</p> <p>The tool and die maker has made an error in making the handles to the specifications provided by the bicycle manufacturer, thus the order cannot be completed in time for delivery to retailers for the summer season. As a result, the bicycle manufacturer holds the tool and die maker liable for damages, i.e., the lost income from the order of specialty bikes.</p> <p>The tool and die maker's Commercial General Liability policy would not respond because there has not been an incident of bodily injury or property damage to give rise to the financial loss suffered by the manufacturer. However, with our Manufacturers' E & O in place, the tool and die maker would have coverage for the third party's loss of income, up to \$50,000, because they could not sell the bicycles.</p>
Cyber Risk	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>A light metal products manufacturer accidentally downloads a virus into its integrated computer system. The virus attacks critical data and ultimately prevents the manufacturer from operating the automated systems.</p> <p>Our Cyber Risk policy provides coverage to restore the damaged critical data, as well as any lost income as a result of the shutdown.</p>