



**MANUFACTURERS' CHOICE**

# PRINTING

## 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

## TARGETING MID-SIZE BUSINESSES

### Manufacturers of:

- Commercial Printing

## More than just a policy, a complete solution for commercial printing operators.

Innovations in industries such as publishing, advertising, packaging, and labeling have caused the needs and demands of the printing industry to change. This has been further amplified by the advances of computer graphics and computerized printing.

We understand these challenges, and have developed an insurance solution that caters to the evolving needs of the Canadian printing industry today and into the future.

Our value-added services include the assessment of, and consultation on, the inherent risks associated with equipment and materials used in printing operations.\* Our services assist in minimizing business interruption and property damage through the assessment of protection systems and hazardous materials, and best practice risk control measures.\*

Some of our available coverages include:

- Printers' Errors and Omissions (E & O)
- Equipment Breakdown, endorsed with Production Machinery
- 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 — Printing

KEY COVERAGE	WHY YOU NEED IT	HOW THE COVERAGE MAY HELP YOU
<b>Printers' Errors and Omissions (E &amp; O)</b>	Protects you against financial losses arising from your negligence in design or for mistakes made in the material printed.	<p>A printing company makes a design error in a print advertisement for a large billboard, which causes financial loss to its client, an advertising agency. The agency has paid for advertising space on the billboard, but cannot put the printed material up on time. Moreover, the printing company needs additional time to recreate the design and reprint the advertisement to its correct specifications. The agency still has to pay for the lease on the empty billboard.</p> <p>In such an instance, the printing company's Commercial General Liability (CGL) policy does not respond since there is no bodily injury or property damage. A Printers' E &amp; O policy can fill in these coverage gaps.</p>
<b>Equipment Breakdown, endorsed with Production Machinery</b>	Endorsed with Production Machinery, this can provide coverage against accidental damage to your equipment and the resultant loss of income from the unexpected breakdown of a printer's valuable machinery.	<p>A sudden power surge leads to a mechanical failure of the electrical transformer in a printing press. As a result, printing operations shut down for days.</p> <p>Your Property policy will provide coverage against loss or damage due to events such as fire and theft, but not for accidental equipment breakdown.</p> <p>This provides coverage for costly repairs, replacement, and lost business income in the event of an unexpected breakdown of your production machinery, such as presses, rotogravures or laminating machines.</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>A printing company unknowingly posts trademarked images on its website. The owner of the images becomes aware of the trademark infringement and brings a legal action against the printing company.</p> <p>Our Cyber Risk policy provides coverage for intellectual property infringement on the business's website.</p>