



## Manufacturing

### Overview

The UK Manufacturing sector is a vibrant, evolving and critical element of the UK economy, representing some 11% of GDP with over 2.5m employees.

Using our global expertise within the manufacturing industry, we have developed a bespoke offering for UK manufacturers.

### Covers Available

Our Manufacturing **Combined** policy provides simple coverage with the flexibility to meet our customers' needs. The following covers are available as standard, with the ability to enhance coverage, when needed:

#### Key coverages as standard:

- Property Damage
- Business Interruption
- Employers Liability
- Public Liability

#### Complimentary coverages as standard:

- Manufacturer Errors and Omissions
- Directors' and Officers'
- First Party Cyber cover
- Third Party Cyber Liability
- PR / Crisis Management costs
- Product Recall
- Legal Expenses
- R&D Property and Expenditure
- Enhanced CBI and Outsourced Manufacturing

#### Optional coverages for customisation:

- Money
- Goods In Transit
- Terrorism

### Core Appetite

Our Manufacturing **Combined** policy has been specifically developed for corporate customers in the manufacturing industry with a turnover between £10m and £250m. Segments include:

- Metal, engineering and machinery
- Minerals including glass, stone and ceramics
- Plastic and rubber
- Wood and furniture
- Electrical equipment and appliances
- Paper and printing
- Clothing, footwear and accessories
- Food and drink



## Why choose Manufacturing **Combined**

- 1. Cover:** Our Manufacturing **Combined** policy includes a large breadth of coverage all in one policy and offers the flexibility to customise to the specific needs of your client with competitive pricing.
- 2. Risk Control:** Risk management is a key tool for successful businesses who want to provide the right products or services to their customers without interruption. Our risk control will advise on the most effective ways to reduce risk in the areas covered by the customers' insurance policies, whether for employees, customers, the public or a business.
- 3. Exclusivity:** We work in partnership with a limited panel of brokers who are valued for their expertise in the manufacturing sector. This is supported by our philosophy on One Broker One Quote.
- 4. Rehabilitation:** Following any workplace injury, includes intervention before a claim has even been made to facilitate an early return to work and minimise the impact to your clients' business.
- 5. IOSH Managing Safely:** Free IOSH Managing Safely course, providing training and instruction to managers and supervisors on applying management principles to Health & Safety in the workplace.

## Why choose **CNA Hardy**?

For us, the customer comes first.

Our winning proposition is our **commitment to our customers:** We offer more than just a policy – we deliver distinctive insurance solutions and we promise a superior customer service.

**How we deliver on this commitment is what sets us apart from the competition.**

**Here are just some of the reasons you should choose us:**

- People:** We recognise that our staff bring our commitment to our customers to life. Our priority is to be a great place to work so we continue to attract, retain and develop the best talent in the market.
- Product:** We develop innovative and specialised solutions by product and industry specialism and create certainty for customers through the delivery of underwriting and service excellence. This comprehensive global product offering supported by superior claim and risk control services is hard to replicate.
- Partnerships:** We believe in building enduring relationships and want to focus our energy on partnering with customers and producers who value our approach and seek the same.
- Proven track record:** Our financial strength underpins our contract with our customers. We receive consistently high ratings from AM Best and Standard & Poor's proving our ability to deliver on our commitment should the worst happen.



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