

# MANUFACTURE MANUFACTURING & WHOLESALE

## BREADTH OF COVER AND ONE-STOP PLACEMENT

Cansure has developed a comprehensive and competitive suite of coverages to address your Manufacturing and Wholesale clients' coverage needs, and has put together a seasoned team with a wealth of underwriting experience both in Property and in Casualty to make sure that we can provide a home that you can trust for those clients, especially in the current unpredictable insurance market. Cansure's policy wordings have been drafted with breadth of coverage and one-stop placement in mind. There are many excellent reasons to make Cansure your go-to market for Manufacturing and Wholesaling accounts.



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### MANUFACTURING & WHOLESALE HIGHLIGHTS

- Broad risk appetite
- Up to 100% US sales
- Competitive pricing
- Prompt and knowledgeable service
- No minimum premium

#### All lines of coverage:

- Property
- General Liability and Products Liability, with comprehensive extensions
- Professional Liability
- Equipment Breakdown, including Production Machinery and Spoilage
- Crime and Employee Dishonesty
- Umbrella and Excess Liability
- Cyber Insurance (first and third party)
- Legal Expenses coverage

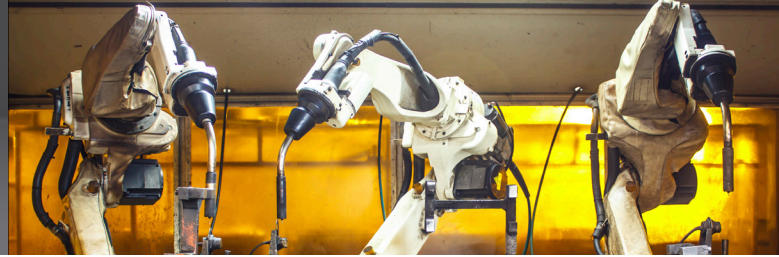
Cansure's abilities and insurance products, our wide risk appetite and our in-house expertise, joined with our access to A-rated domestic and international markets, allow us to place a knowledgeable, efficient, motivated and customer-focused offering at your disposal.

To obtain a quote, simply contact your  
Underwriter or send an email to:

[info@cansure.com](mailto:info@cansure.com)

Service | Speed | Expertise  
**YOU CAN BE SURE**

# MANUFACTURING & WHOLESALE (cont'd)



The range of our coverage offerings is illustrated below, but a few highlights for the Manufacturing and Wholesaling clients are:

## **PROPERTY:**

**Deferred Payments**, which extends coverage to stock and equipment sold by the Insured under a conditional sale or any kind of deferred payment plan, while it is in the purchaser's possession.

**Installation Floater**, which would be useful to manufacturers who also install the products they sell, to cover the property while it is awaiting installation at a job site.

**Protection and Preservation of Property**, which covers reasonable costs incurred to temporarily remove or protect insured property from damage or loss at their premises.

**Stock Spoilage**, to protect perishable stock on the Insured's premises from dampness or dryness or temperature changes caused by an insured loss or by service interruption; this extension complements the Spoilage coverage offered by the Equipment Breakdown insurance for loss arising out of machinery breakdown.

**Limits Top-Up Clause**, which provides a top-up in the event that an insured amount proves inadequate in a claim brought under most of the other extensions available in the Manufacturers and Wholesalers Property Extension (there are some exceptions).

**Precious Metals and Alloys**, which provides an extension of coverage for precious metals used for industrial purposes in the Insured's business, which would not be covered under a standard Property form.

**Moulds, Patterns and Dies**, which covers these items which the Insured owns or which is in the custody of the Insured, and would not be covered under a standard Property form.

**Delayed Shipment Extension**, covering loss of stock caused by a delay in shipment arising because of a named peril.

**Contractual Penalties**, covering fines, damages or penalties if the Insured is in breach of contract because of late completion or failure to complete orders because of an insured loss.

**Negative Publicity**, covering loss of earnings arising out of negative publicity because of infectious disease of an employee or of the employee of any other company that makes the same kind of product as the Insured, the poisoning of any person caused by food or drink manufactured by the Insured or by anyone else making the same kind of product, or murder or suicide, the discharge of a firearm, the existence of vermin or pests, hygiene problems, a bomb threat or a stabbing at the Insured's premises.

## **LIABILITY:**

**Manufacturers' Errors and Omissions**, which provides coverage for pure financial loss not caused by Bodily Injury or Property Damage to third parties but arising out of some flaw or defect in the Insured's product that makes it unusable or ineffective, or fail to deliver the performance it should reasonably be expected to provide.

**Product Recall Expenses**, covering expenses incurred by the Insured because their product is withdrawn, recalled, inspected, repaired, replaced, adjusted or disposed of.

**Full Product Recall**, which provides expenses to restore reputation, business income loss and third party liability coverage in addition to product recall expense.

**Failure to Manufacture to Specifications**, covering claims brought against the Insured to repair or replace defective goods sold or products manufactured to the specifications provided by the purchaser.

**Intellectual Property Rights Infringement**, covering claims brought against the Insured for infringement of trademark, service mark, trade secret, trade name, trade dress, patent, design, copyright, title, slogan or internet domain name – the sorts of exposures that are excluded from the standard CGL policy form's Personal and Advertising Injury Liability, and of obvious value to manufacturers.

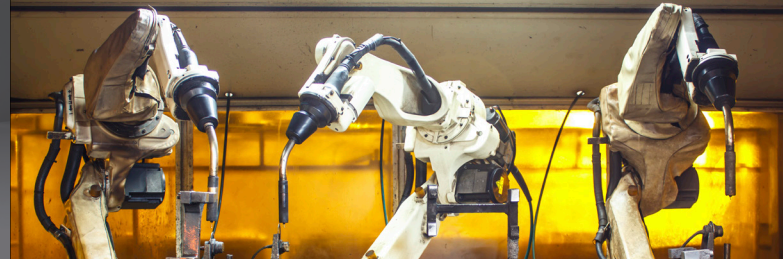
**The following is a summary of the extensions, added coverages and specialist lines we can deploy to address your Manufacturing and Wholesaling clients' insurance needs:**

## **Property:**

We have crafted a specific Manufacturers' and Wholesalers' Property Extension Endorsement, which offers:

- Accounts Receivable
- Brands and Labels
- Building By-Laws
- Building Damage by Theft
- Building Inflation Protection
- Claims Preparation Costs/Professional Fees
- Course of Construction
- Debris Removal (Excess Cover)
- Deferred Payments
- EDP Breakdown
- Exhibitions and Temporary Unnamed Locations
- Fine Arts
- Fire Department Service Charges
- Fire Equipment Recharge
- Glass
- Growing Plants, Trees, Shrubs or Flowers

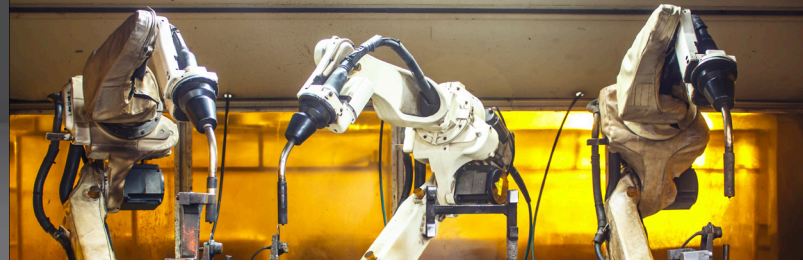
# MANUFACTURING & WHOLESALE (cont'd)



## **Property (Continued):**

- Installation Floater
- Land & Water Pollution Clean-Up
- Lock Re-Keying or Replacement
- Newly Acquired Contents
- Newly Acquired Location
- Outdoor Property
- Peak Season Increase
- Personal Property of Officers or Employees
- Property in Transit, including Loading/Unloading
- Protection and Preservation of Property
- Reward
- Roadways, Walkways, Parking Lots
- Sales Representative
- Service Interruption Off-Premises Direct Damage
- Stock Spoilage
- Limits Top-Up Clause
- Money and Securities
- Valuable Papers
- Extra Expense
- Confiscation or Seizure of Property
- Penalty Reimbursement for Non-Delivery
- Expediting Expenses
- Goods on Consignment
- Home Office Extension
- Precious Metals and Alloys
- Inventory Preparation Expense
- Moulds, Patterns and Dies
- Tool Extension
- Work Damage to Stock
- Delayed Shipment Extension
- Upgraded Value
- Contamination and Infestation
- Contingent Business Interruption
- Contractual Penalties
- Interruption by Civil Authority
- Leasehold Interest – Rents
- Mortgage Rate Guarantee
- Newly Acquired Location – Business Interruption
- Service Interruption
- Negative Publicity – Business Interruption
- Contingent By-Laws: Additional Time to Rebuild
- Manufacturer's Product Impairment
- Product Research and Development
- Internet Service Provider Shutdown
- Automobile Disablement – Business Interruption

# MANUFACTURING & WHOLESALE (cont'd)



## **Crime:**

- Claims Preparation Costs
- Computer Theft and Funds Transfer Fraud
- Customers' Interest
- Employee Dishonesty
- Forgery or Alteration
- Money and Securities
- Money Orders and Counterfeit Paper Currency
- Telephone Fraud
- Unauthorized Business Card Use

## **Liability:**

Enhanced CGL wording, including:

- Broad Form Completed Operations
- No General Aggregate
- Difference in Conditions, Difference in Deductibles, Excess over Wrap-Up Liability
- Primary and Non-Contributory Clause for Additional Insureds
- Worldwide Territory provided suits brought in Canada or the USA

## **Add-On Coverages include:**

- 120/240/360 hours Limited Pollution
- CCDC Endorsement
- Additional Insured, Certificate Holders' and Waiver of Subrogation Endorsement
- Manufacturers' Errors and Omissions
- Miscellaneous Errors and Omissions
- Faulty or Improper Workmanship
- Product Recall Expenses
- Professional Services exception for in-house architects and engineers
- Rip and Tear Coverage
- Intellectual Property Rights Infringement
- Failure to Manufacture to Specifications
- Employment Practices Liability

## **Additional Specialist offerings include:**

- Full Product Recall Insurance
- Full Environmental Impairment Insurance
- Full Professional Liability Insurance
- Directors' and Officers' Liability
- Full Intellectual Property Rights Insurance including pursuit and defence and business income loss
- Full Cyber Insurance

**THE GO-TO MARKET FOR YOUR MANUFACTURING AND WHOLESALE ACCOUNTS!**