

Food Products Manufacturing Underwriting Highlights



Preferred Risk Characteristics

Account

- Greater than 10 years in business
- Full-time risk manager/safety director/quality control manager
- Low management turnover

Property

- < 25 years old, NC or better construction, 100% sprinklered with system designed for occupancy
- Special hazards (ammonia, dust, spiral coolers, etc.) controlled/protected per NFPA standards
- Formal program in place for inspection and maintenance of machinery and equipment

Auto

- Majority of product delivery performed by common or contract carriers with appropriate risk transfer controls in place
- Clean MVRs, formal driver selection criteria
- Telematics used to measure, trend and correct driving behaviors

General Liability

- All USDA, FDA/FSMA and applicable health rules/laws are followed
- SQF certified
- Formalized sanitation and sterilizing processes
- Best practice product labeling/packaging, record keeping, risk transfer procedures in place
- No past product liability or recall claims

Workers Compensation

- Formalized training that is job or equipment specific
- Exposures to toxic/hazardous agents effectively controlled via monitoring/testing and proper use of personal protective equipment (PPE)
- Formal/written lockout/tag-out program

Quote now!



Appetite

Preferred and Acceptable Classes*

- Bakery plants
- Beer, ale or malt liquor
- Beverage bottler – soft drinks
- Candy or confectionery products
- Dairy products
- Food Products – dry/frozen/not dry
- Fruit or vegetable juice
- Meat, fish, poultry or seafood
- Milk processing
- Pet food
- Vegetable oil
- Water bottling
- Wine

For a complete list of classes see our [Small Business Detailed Appetite Guide](#)

*Preference may vary by state.

Key Coverages

Property

- Broad, flexible extension and market segment endorsements
- Equipment Breakdown
- Food Borne Contamination (BI/EE)

General Liability

- Food Processors market segment extension
- Broadened additional insured for manufacturers (including vendors)
- Limited product withdrawal expense
- Manufacturers E&O

Workers Compensation

- Specific and blanket waivers of subrogation

Auto

- Auto enhancement endorsement
- Waiver of subrogation

Umbrella

- Up to \$10M capacity
- Blanket additional insured

Additional Options

- Data Breach and Cyber Liability
- Ironshore product options including pollution, products liability and international coverages

Additional Resources

- Marketing materials on [Helping You Succeed](#)
- Safety resources on [Liberty Mutual SafetyNet™](#)



Contact your underwriter or territory manager with any questions.