

Industrial Equipment 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 (plating/dipping, IBC/tote storage, 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



Key Coverages

Property

- Broad, flexible extension and market segment endorsements
- Equipment Breakdown
- Stock at selling price

General Liability

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

Workers Compensation

- Specific and blanket waivers of subrogation

General Liability

- Products are manufactured to customer specifications with appropriate sign-off
- Comprehensive programs/procedures in place regarding quality control, product recall, recordkeeping, risk transfer, warnings/labels, etc.
- End-product is not used in automobiles, aircraft, watercraft or invasive medical devices
- Use predominantly U.S.-based suppliers
- 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

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

Quote now!



Appetite

Preferred and Acceptable Classes*

- Air conditioning equipment
- Appliances & accessories – not gas
- Bearing
- Computer
- Machine shops - NOC
- Machinery or parts – industrial type /metal working/NOC
- Office machines
- Pattern - other
- Pumps or compressors
- Refrigeration equipment
- Sewing machines - commercial
- Tool – accessories/hand-type – powered/power equipment – household – outdoor/ workshop
- Vending machines

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

*Preference may vary by state.

Additional Resources

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



Contact your underwriter or territory manager with any questions.