Selective’s Manufacturers Errors and Omissions (E&O) coverage is available for all classes of business that fall
within the manufacturing segment. It is designed to provide coverage for an insured for financial loss to a third
party as a result of a wrongful act including an actual or alleged error or omission, misstatement, misleading
statement, neglect or breach of duty in the design and manufacturing of the insured’s product(s).

Selective Advantages

Manufacturers E&O Advantages (PL 0003)
Manufacturers E&O coverage from Selective is not an off-the-shelf product. It can be customized for each unique
client with beneficial coverages, including:

- Limits of $25,000 per claim / $50,000 aggregate with options to increase up to $1,000,000 per claim / $3,000,000 aggregate
- Coverage on a per claim deductible basis starting at $1,000, with optional deductibles up to $100,000
- Defense within limits with option for defense outside the limit
- Basic extended reporting period is automatic and begins at the end of the policy year and lasts for sixty
  (60) days with respect to claims not previously reported to us or 5 years with respect to claims which had
  been properly reported to us during the policy period
- Optional supplemental extended reporting period is available for up to 5 years for an additional premium
- Optional consent to settle (100%) - This endorsement stipulates that we will not settle any claim without the
  first named insured's consent. It further stipulates that if the named insured refuses to consent to a
  settlement that is acceptable to the claimant and recommended by us, we will not pay any damages which
  exceed the amount that would have been paid in the settlement
- Optional consent to settle (50%) - This is the same as above; however, insured will only be responsible for
  50% of any additional damages and other costs

Eligibility

- Risk must purchase commercial general liability including product liability
- Professional liability insurance supplemental application PL 9900 is mandatory
- Limits of insurance cannot exceed the commercial GL limits

Value-Added Services

- Selective’s Safety Management team offers significant services, including tips, tools, videos and resources
to help customers mitigate worksite losses

For more information, contact your AMS or a member of the
Manufacturers & Mercantile SBU.

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