Selective's Manufacturing program encompasses approximately 300 classes of business, including the following target classes: apparel manufacturers, electronics and electrical equipment manufacturers, food products manufacturers, industrial machinery manufacturers, metal fabricators and plastic products manufacturers.

Selective Advantages

**Property Coverage Advantages** (CP 7525 – ElitePac® Property Extension – Manufacturers):

- Flexible property valuation and deductible options
- Business personal property definition includes “property of others”
- Business income/loss of income – actual loss sustained option (subject to underwriting guidelines)
- Extra expense limit – $100,000
- Crime coverage extensions:
  - Computer fraud – $10,000
  - Employee dishonesty/theft (including welfare & pension plan ERISA) – $100,000
  - Forgery/alteration – $50,000
  - Theft of money and securities (inside) – $25,000
  - Robbery or safe burglary of other property (inside) – $25,000
  - Theft of money and securities and other property (outside) – $25,000
- Ordinance or law coverage: Undamaged parts of building – included
  - Demolition cost limit – $500,000
  - Increased cost of construction limit – $500,000
- Selling price valuation for stock
- Reimbursement when brand or labels must be removed due to damage of a product

**Property Coverage Advantages for Larger/More Complex Property Risks* – COP** (CO 5002 PremierPac® Property Endorsement)

- Broad coverage including: blanket coverage default No coinsurance requirement
- Combined property, inland marine and crime coverages
- Building definition includes radio and TV towers, satellite dishes, signs and foundations, selling price valuation on finished stock (including sold but not delivered)
- Coverage and pricing customization
- Competitive deductible options
- Refer to the COP Competitive Advantages document for additional details, including COP PremierPac® limits – just visit Underwriting Zone > Line of Business > COP > Marketing Info

*($5,000 minimum premium excluding equipment breakdown)

**General Liability Coverage Advantages** (CG 7202 – ElitePac® General Liability Extension)

- Blanket additional insured coverage
- Broad form vendors coverage
- Medical payments limit – $10,000 per person
- Waiver of transfer of rights of recovery (waiver of subrogation) when required by a written contract, and the “insured” contract and the party is covered as an additional insured or broad form vendor
Product Recall Expense Coverage Advantages (CG 7935):

- Product recall expense coverage is included on all policies that contain the general liability ElitePac®
- Endorsement includes a $25,000 base product recall expense limit at no additional charge, which encompasses eight covered expenses:
  - Cost of advertising
  - Costs of stationary and postage
  - Overtime costs for non-salaried employees
  - Cost of hiring independent contractors/temporary employees
  - Transportation/shipping/packaging costs
  - Warehouse/storage space costs
  - Product disposal costs
  - Inspection/testing costs
- Optional limits ranging from $50,000 to $1 million available
- Endorsement also provides three unique additional covered expenses at a limit of 50% of the product recall, which can be allocated at the customer's discretion:
  - The cost to replace the insured's product
  - Customer consequential loss of profit
  - Good faith advertising
- Straight dollar deductible; no participation percentage required

Optional Coverage

Manufacturers Errors & Omissions Liability Coverage (PL 0003)

A claims-made policy available to customers who have purchased commercial general liability coverage, including products liability with Selective. Provides coverage for monetary damages caused by a wrongful act including an actual or alleged error or omission, misstatement, misleading statement, neglect or breach of duty. Damages must arise out of the customer's product or work. Available limits of $25,000 – $1 million.

Value-Added Services

- Infrared thermographic testing of electrical panels and incoming service at no additional cost
- Sprinkler system evaluation and analysis
- Driver and fleet safety program development assistance
- Customized workers compensation cost containment
- Occupational Safety & Health Administration (OSHA) training and consultation
- Product recall contingency planning evaluation analysis

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