MANUFACTURERS

WHEN YOU GET A POLICY FROM SELECTIVE, YOU CAN TALK SHOP WITH OUR INSURANCE EXPERTS BECAUSE THEY UNDERSTAND YOUR BUSINESS.

Selective’s broad and flexible coverage options are built to meet the needs of your business – whether you are a manufacturer of apparel, electronics, food, industrial machinery, fabricated metals, plastics, stone, clay, glass, or wood. If you run a larger manufacturing operation, our commercial output program (COP) combines Inland Marine coverage – which helps protect goods in transit – and property coverage to provide you with a customized package at a competitive price.

SELECTIVE ADVANTAGES

PROPERTY COVERAGE ADVANTAGES

- Building coverage with a variety of valuation and deductible options
- Business personal property, including property of others
- Reimbursement when brand or labels must be removed due to damage of a product
- Selling price valuation on stock, which helps protect against loss of damaged goods

CRIME COVERAGE ADVANTAGES

- Employee theft
- Forgery and alteration
- Computer fraud
- Money and securities

GENERAL LIABILITY COVERAGE ADVANTAGES

- Product Recall included with $25,000 expense limit. Additional covered expenses are offered for the cost to replace damaged products, for customer’s consequential loss of profits, and for “good faith” advertising.
- Blanket additional insureds

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COP ADVANTAGES

♦ Building personal property is expanded to include Inland Marine coverage for electronic data processing equipment, mobile equipment on premises, and installation floaters

♦ Business income and extra expense

♦ Property damage while in transit

OTHER AVAILABLE COVERAGES

♦ Manufacturers Errors & Omissions

♦ Employee Benefits Liability

♦ Employment Practices Liability

♦ Identity Recovery

♦ Blanket coverage default with newly acquired property limits of:
  • $5,000,000 Building
  • $2,000,000 BPP

♦ GreenPac® endorsement coverage for the added costs of rebuilding with “green” materials

♦ Crisis Response

VALUE-ADDED SERVICES

♦ Customized Workers Compensation cost containment

♦ Driver and fleet safety programs

♦ Product recall contingency planning evaluation

♦ Sprinkler system evaluation and analysis

In addition, we offer 24/7 claims service, online claims reporting and local Claims Management Specialists who can respond quickly and adjust claims on-site.

Speak to your agent to hear more reasons why Selective should be your carrier of choice.