

INSURANCE SOLUTIONS FOR Manufacturers

TARGETED CUSTOMERS

- Apparel and textile
- Building and garden materials
- Electronic/electrical
- Food and beverage
- Furniture and related products
- Machinery and equipment
- Metallic, non-metallic, and metal works
- Paper and paper products
- Plastics, rubber, wood products
- And more!

Convenient payment options | Fast certificates of insurance | Multi-policy discounts | E-Z premium audits

Not all Berkshire Hathaway GUARD Insurance Companies (BHIC) provide the products and pricing described herein nor are all products, pricing, and coverage options available in all states. This information is intended to present a general overview for illustrative purposes. Only the relevant insurance policy and endorsements can provide the actual terms and conditions for an insured. Insurance is underwritten by AmGUARD Insurance Company, EastGUARD Insurance Company, NorGUARD Insurance Company, and WestGUARD Insurance Company, members of Berkshire Hathaway GUARD Insurance Companies with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. ©BHIC September 2020.

The security you need. The name you trust.

Learn more at www.guard.com or call 1-800-673-2465.



COMMERCIAL PACKAGE POLICY *

Commercial property coverage with limits up to \$120 million; built-in equipment breakdown, inland marine, and crime coverages

Commercial general liability with aggregate limits up to \$6 million

Key coverages available:

Consequential Loss

Distilled Spirits & Wine

Manufacturer's Selling Price

Marring and Scratching

Non-Owned Detached Trailers

Product Recall Expense

Railroad Rolling Stock

Spoilage

Vendors Blanket Additional Insured

*Available only in IL, MI, NJ, and PA at this time.

COMMERCIAL AUTO

Physical damage for commercial vehicles up to \$250,000; private passenger vehicles up to \$100,000

Automatic physical damage for newly acquired vehicles

Liability up to \$1 million combined single limits

State-specific mandatory coverages

Towing eligibility for vehicles <10,000 lbs.

Additional insured when required by contract

Business Auto Broad Form extends coverage and limits

COMMERCIAL UMBRELLA*

Liability limits up to \$5 million, higher available

Underlying coverage from carriers rated A- or better will be considered when the Businessowner's Coverage is written with us

*Available only in IL, MI, NJ, and PA at this time.

WORKERS' COMPENSATION

Medical expenses and indemnity payments

Employer's liability

GENERAL ELIGIBILITY GUIDELINES

Light-to-medium operational exposures preferred

Property safeguards in place and primary operations located in Protection Class 1-8

All machines properly guarded and lock-out, tag-out procedures in place

Proper personal protective equipment required for the exposure

Lifting exposure up to 50 lbs for Workers' Comp coverage

Some operations will not be considered for Workers' Comp without an accompanying Commercial Package Policy

Pre-bind surveys (onsite, virtual, and/or telephonic) may be required for certain Commercial Package Policies

*Some state exceptions apply.

QUESTIONS? Contact a Berkshire Hathaway GUARD insurance agent.

