



New Coverage Offering! Manufacturers E&O



Errors and Omissions (E&O) for Manufacturers

Manufacturers E&O covers two main risks: damages caused by an alleged product or work defect resulting in a third-party financial loss without bodily injury or property damage and any related litigation expenses. It can help protect a manufacturer from financial loss while also protecting its reputation.

Coverage Features

We offer claims made and reported professional liability policies for US-domiciled companies with revenues up to \$250 million.

Each policy can be tailored to fit the manufacturer's unique exposures, by providing coverage for:

- Design, development, manufacturing, selling and value-added reselling of Manufactured Products for others, including:
 - embedded software and firmware developed by the Insured and contained within Manufactured Products
 - materials, parts and equipment provided by the Insured in connection with Manufactured Products
- Installation, training in the use of, support, servicing, maintenance and repair of Manufactured Products
- Advice, consultancy, design, plan, specification, formula, labeling, packing, instructions for use, or warnings to others, but only for any Manufactured Products supplied by or on behalf of the policyholder
- The marketing, selling, licensing and distribution of Manufactured Products by the policyholder

Coverage Highlights

- Limits up to \$3M
- Premium starting at \$15,000
- Pollution coverage may be available
- Coverage may be on a primary or excess basis
- Worldwide coverage
- Third-party coverage for financial loss
- Sub-limited contingent bodily injury and property damage coverage may be available

Target Markets

- Fabricated metals
- Industrial machinery/Valves/Fittings
- Plastic products
- Measuring equipment
- Electronics/Electrical
- Stone/Concrete/Glass
- Textile products
- Imports from overseas
- Non-Structural building materials
- Packaging
- Light hazard chemicals
- Cannabis related
- Non-Critical transportation equipment
- Non-Critical oil/petrochemical
- Non-Critical aviation
- Non-Critical automotive



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Excluded Classes

- Pharmaceuticals
- Food/Alcohol
- Mining/Coal
- Waste management/Other pollution exposures
- Tobacco
- Guns/Weapons
- Lumber
- Semiconductors
- Safety/Critical automotive such as tires, brakes, etc.
- Toys
- Medical devices/Biological products/
Surgical instruments
- Asbestos
- Mobile homes
- Maritime/Ships/Boats
- Nuclear/X-Rays
- Pesticides/Fertilizers
- Structural building products
- High hazard chemicals

Berkley Service Professionals

We are a premier provider of Professional Liability Insurance products for miscellaneous and nonmedical services and offer unparalleled coverage for all types of risks and we excel at writing complex accounts. We are a team of highly experienced insurance professionals who are passionate about providing the best service and coverage options for miscellaneous liability risks. Our experience enables us to understand the inherent professional liability exposures and risks for service professionals.

Berkley Service Professionals provides out-of-the-box thinking to create customized insurance solutions for manufacturers. Our team of skilled underwriters is dedicated to providing top-notch E&O coverage options. With a focus on delivering results, you can trust us to produce the best solutions for your clients.

Contact us!

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About Berkley Service Professionals

Berkley Service Professionals is a division of Berkley Alliance Managers which is a member company of Berkley whose rated insurance company members are assigned an A+ (Superior) rating by A.M. Best Company. Berkley is an insurance holding company that is among the largest commercial lines writers in the United States and operates worldwide in two segments of the property casualty insurance business: Insurance and Reinsurance & Monoline Excess.

Coverage features are provided solely for descriptive purposes, do not provide a complete description of coverages and do not in any way alter the terms and conditions of the insurance policy. Products and services described above are provided through various surplus lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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