



Manufacturers Blueprint is an exclusive and innovative product designed to fill the gaps of a traditional Commercial Package policy and provide a broad suite of coverages to the manufacturing sector. Since the product launched in 2017, Manufacturers Blueprint has become the market leader for this coverage.

## Coverages and highlights

- Package product with
  - Professional Liability (E&O)
  - Pollution Liability
  - Product Recall (Sub-limited)
  - Cyber & Media Liability
  - Employment Practices Liability
  - **NEW!** Warranty (Sub-limited and only available for select risks)
- Limits: up to \$5M
- Deductibles: as low as \$5,000
- Can consider Defense Outside Limits and capped at \$1M
- A la carte approach – can remove certain insuring agreements if needed

## Special extensions included

- E&O includes Breach of Contract insuring agreement
- Cyber includes world-famous breach response program
- Pollution includes Site, Transportation Pollution Liability and Non-Owned Disposal Site
- Media Liability includes a host of intellectual property triggers
- Product Recall, though sub-limited, is very broad



**\$5,000**

Minimum premium



**National**

Availability

## Submission requirements

- Blueprint Application (proprietary)
- Confirmation of any Prior Coverage (policy & loss/runs)

For more information,  
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# Coverage details

## Professional Liability (E&O)

- Third-party Financial Loss to customers due to flawed design, faulty manufacturing, inaccurate instructions, improper installation, inadequate training, etc.
- Includes Insuring Agreement for Breach of Contract
- Broad definition of Professional Services
- Broad definition of Wrongful Act

## Product Recall

- Includes both first-party and third-party triggers
- Includes pre-claim costs, defense expenses, crisis costs and actual damages
- First-party Business Interruption loss and Extra Expenses
- Broad definitions of “your product,” recall expenses, and recall event
- Sub-limited

## Cyber & Media Liability

- Flagship Cyber product that is known worldwide
- Includes standard third-party Cyber/Privacy, as well as renowned first-party Breach Response
- Can include Cyber Crime and Business Interruption (including Contingent Business Interruption)
- Strong Media Liability with a host of intellectual property triggers

## NEW! Warranty

- Fills gap between Manufacturers E&O (third-party trigger) and Product Recall (first-party trigger)
- **Cannot be written standalone**
- Sub-limited
- Only available for select risks

## Pollution Liability

- Third-party Bodily Injury, Property Damage and Financial Loss
- Insuring agreements include Site Pollution, Non-Owned Disposal Site and Transportation Pollution
- Includes coverage for first-party Business Interruption loss and Extra Expense

## Employment Practices Liability

- Host of traditional Employment Practices Liability triggers
- Full limits of third-party coverage as standard
- Can include \$100K Wage & Hour Defense via endorsement
- Broad definitions



# Claims examples

## **Professional Liability (E&O)**

A building materials dealer is called upon for large sums of various materials. The order is set to arrive on a certain date including the large materials order. However, due to a clerical error, the order was incorrect and the materials were inaccurate. As a result, the purchaser is required to initiate a new order with a new vendor which comes at a higher cost. Ultimately, the project is delayed as a result of the mix-up. The economic loss is derived from the higher cost to fill the order as well as the delay in project start-up, which incurs loss of rents.

## **Pollution Liability**

A small widget manufacturing company was performing routine washing operations on a containment pad. Over time, solvent laced wash water seeps through the cracks of the containment pad and into subsurface soils and groundwater. The result is significant clean-up efforts, as well as property damage to an adjacent property.

## **Product Recall**

An office chair manufacturer uses large retailers to distribute its chairs. Due to a faulty component, a chair posed a health hazard – falling backwards. A recall is initiated by the retailer, which included thousands of chairs sold over a year's span. The recall costs include pulling sold and unsold items from marketplace, determining the faulty component and possible fixes. The manufacturer suffers direct income loss as a result of reputational damage and the retailer has a loss of income as a result.

## **Cyber & Media Liability**

A wholesaler has access to various non-public information - private contracts, payment information, customer data, and more. A cyber-criminal breaches the insured's private network and installs a virus. The virus locks out the company from their own system, as well as gives the criminal full unmonitored network access.

The information extracted by the hacker is then sold to the highest bidder and the criminal extorts the wholesaler for payment to regain access to their system. The resulting damage includes third-party claims from the leak of non-public information, notification expenses to notify the compromised individuals, forensic expert expenses to identify and close the security breach, and business interruption expenses suffered by the wholesaler.

## **Employment Practices Liability**

A long-tenured employee is terminated after a colleague reports some inappropriate behavior of the employee. It turns out the colleague has a vendetta against the employee and the accusations were not true. The terminated employee files litigation against the firm due to wrongful termination, including reputational damage.

## **Warranty**

A manufacturer of HVAC component parts is advised that their product lifecycle is inadequate. They sold to an assembly firm on the basis of two-year life span. However, all component parts are failing within one year. There is no product recall necessary as there is no imminent danger from the failing products. Further, there is no third-party lawsuit as the client simply wants you to replace with a product that meets the advertised lifespan of the product. Warranty insurance would help pay the reasonable costs and expenses to replace the component parts to satisfy the client.

