

BEAZLEY BLUEPRINT

COVERAGE TAILORED TO MANUFACTURING, WHOLESALING AND DISTRIBUTION ENTITIES.

AmWINS has joined forces with Beazley, a leading specialist insurer, to create Blueprint a product designed for the specific needs of the manufacturing sector. This innovative new product fills the gaps in protection within traditional commercial packages, and includes coverage for E&O liability, product recall and pollution liability along with cyber and media exposures.

MANUFACTURERS' E&O

- Third party financial loss to customers. Examples: flawed design, faulty manufacturing, inaccurate instructions, improper installation, or inadequate training
- Includes protection for unintentional breach of contract
- Broad definition of professional services

POLLUTION LIABILITY

- Third party bodily injury, property damage and financial loss.
- Coverages include:
 - Site pollution
 - Non-owned disposal sites
 - Transportation pollution
- Includes coverage for first party business interruption loss and extra expense.

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

CYBER & MEDIA LIABILITY

- Includes the pioneering Beazley Breach Response (BBR) product, a comprehensive services-based solution. This helps clients prepare for a data breach, respond if an incident occurs, and indemnify losses from regulatory actions.
- Comprehensive multimedia and advertising coverage, including:
 - Libel and slander
 - Breach of confidentiality, privacy or right of publicity
 - Misappropriation of name or likeness
 - Infliction of emotional distress
 - Breach of license



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CONTACT

Reach out to your local AmWINS broker for more information. If you do not have a contact at AmWINS, please find a list [here](#).

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CLAIMS EXAMPLES

Product Recall: An office chair manufacturer uses large retailers to distribute its chairs. Due to a faulty component, it is discovered that the chair poses a health hazard (falling backwards). Recall is initiated by the retailer, which included thousands of chairs sold over the course of a year. Recall costs include withdrawing sold and unsold items from the marketplace, determining faulty components and a possible fix; along with direct income lost as a result of reputational damage and income loss to the retailer.

Manufacturers' E&O: A building materials dealer is asked by a property developer client to supply a large quantity of various materials on an agreed date. However, due to a clerical error, the order was not taken down correctly by an employee of the dealer. As a result, the client is required to initiate a new order with a different dealer which comes at a higher cost and later delivery date. The economic loss to the client is derived from the higher cost suffered to fill the order, as well as the delay in project completion meaning a loss of rental income was subsequently incurred.

Pollution Liability: A small component 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 adjacent premises.

Cyber Liability: A wholesaler has access to various non-public information, including 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 gaining the criminal full access. The information is then sold to the highest bidder and the criminal extorts the wholesaler for payment to regain access to their system. As a consequence the wholesaler suffers significant financial costs including third party claims from the leak of information; notifying the infected individuals; and hiring a forensics expert to identify the "hole" in the system.

The descriptions contained in this brochure are for preliminary informational purposes only. Coverages are underwritten by Beazley syndicates at Lloyd's and will vary depending on individual country law requirements and may be unavailable in some countries. Coverages are available in the US only on a surplus lines basis through licensed surplus lines brokers. The exact coverage afforded by the product(s) described in this brochure is subject to and governed by the terms and conditions of each policy issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk.