



Casualty Group - Product Liability

Comprehensive solutions for products driven risks with a focus on consumer products for manufacturers, distributors, importers, and new ventures.

Product Liability Highlights

- Worldwide Endorsement
- Manufacturers Core / Distributors Core Coverage Enhancements
- Product Withdrawal Expense Endorsement
- Cyber Enhancement
- CGL or Products Only coverage available
- Primary limits of \$1,000,000 / \$2,000,000 / \$2,000,000
- Excess limits up to \$5,000,000
- Minimum premiums start at \$7,500 for Primary (\$5,000 for select classes) and \$2,500 for Excess
- 'A+' (Strong) from S&P Global Ratings, 'A++' (Superior) from AM Best, and 'AA-' (Very Strong) from Fitch Ratings*

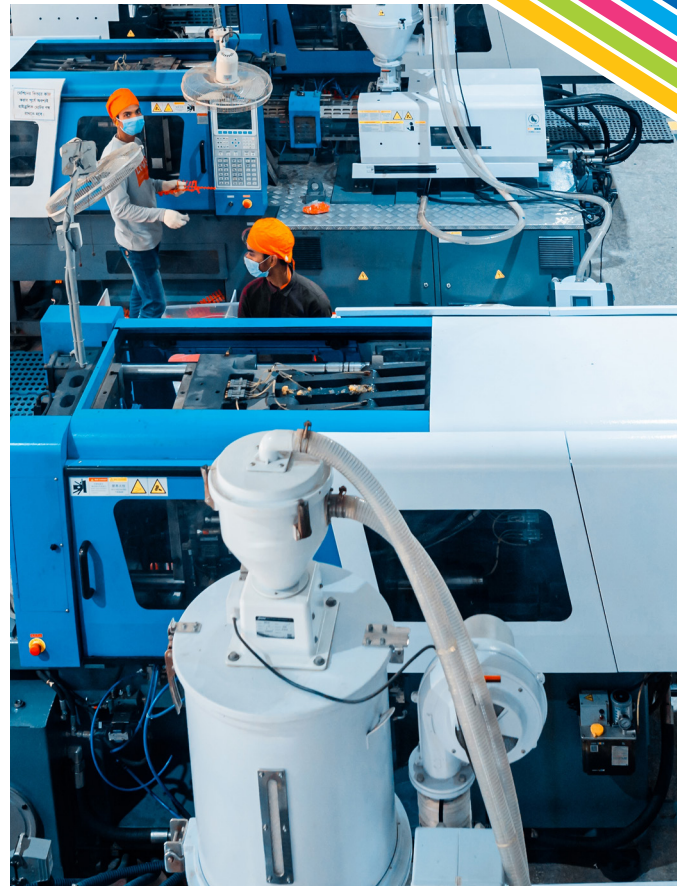
*as of 12/23

Submission Requirements

- ACORD Application
- Supplemental Application upon request
- Currently valued 5 years of loss runs
- Expiring policy information
- Website or product brochure

Target Classes

- Baby / infant products (clothing, bedding, novelty gifts, accessories)
- Clothing / Textile manufacturers
- Component parts (electrical, gears, rotors, firearms parts (non-critical), industrial machinery)
- Computer software (video games, learning applications)
- Contractor equipment & tools
- Cosmetics & soaps
- Dietary Supplements
- Electronic equipment & parts (monitors, keyboards, circuit boards, cables, computer routers, charging cords)
- Firearm parts- non-critical
- Furniture / furniture frames and cushions (excluding baby/ infant furniture)
- Industrial equipment
- Lab equipment
- Class I and II medical devices (non-invasive / not life sustaining)
- Lighting and electrical parts
- Machinery, machine parts, metal goods
- Non-critical auto parts
- Medical equipment (instruments, monitors, surgical and lab equipment)
- Manufacturers & distributors (plastics, metal, paper, glass, rubber)
- Robotics / smart technology
- Sporting goods and equipment (excluding helmets, headgear, or protective gear)
- Toys, board games, puzzles, erector kits



Contact us

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Not all coverages or products may be available in all jurisdictions. The description of coverage on this page is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by HCC Casualty Insurance Services, Inc. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

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