

FCCI Manufacturing Products

# Manufacturers E&O Coverage



**YOU STAND BY  
YOUR PRODUCT.  
WE STAND  
BY YOU.**

## FCCI MANUFACTURERS E&O COVERS THE GAP

We know that no matter how professional and conscientiously your business operates, costly mistakes can occur. The standard Commercial General Liability policy does not provide coverage for property damage to your product, your work and impaired property. FCCI Manufacturers E&O covers that gap, protecting you from damage due to faulty workmanship, materials or design. This includes liability from a third-party financial loss related to the manufacturing of your products.

## COVERAGE SPECIFICATIONS

**Coverage** – Negligent acts, errors or omissions and defects in materials or products sold, installed or manufactured by you

**Broad limits** – Starting at \$100,000, optional limits up to \$1 million

**Minimum premium** – Starting at \$250

**Deductibles** – Starting at \$500

**Claims-made coverage** – You are covered for claims reported during the coverage period

Ask your agent about FCCI Manufacturers E&O coverage, or visit [fcci-group.com](http://fcci-group.com).

FCCI is rated A (Excellent) by A.M. Best.

The statements presented in this flyer are for informational purposes only and are not intended as a complete listing of coverages, limitations or exclusions. Claims examples are for illustrative purposes only. Refer to the policy for an exact description of coverage provided. Availability of coverages and limits may vary by state.

## CLAIMS EXAMPLES

### Faulty Assembly

A manufacturer produces hydraulic cylinders used in light press machines. Their customer purchased and installed a set of replacement cylinders for their automated screen printing machine. Both hydraulic cylinders failed as a result of faulty assembly by the manufacturer. While there was no damage to the screen printing presses as the failed cylinders could simply be removed and replaced, the customer was out of business for seven days and sued the manufacturer for lost revenue totaling \$90,000.

Indemnity: \$90,000      Expenses: \$10,000

### Product Defect

A company manufactures industrial dryer systems used to launder hospital and nursing home linens and clothing. Due to a defect, a fire occurred within a nursing home's dryer system. There was no damage to any of the nursing home property other than the dryer system. The nursing home sued the manufacturer for replacement costs of \$175,000, alleging that the dryer system was not manufactured to withstand temperatures above 120 degrees.

Indemnity: \$175,000      Expenses: \$25,000

**FCCI® INSURANCE  
GROUP**

More than a policy. A promise.

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