



Industrial Casualty

Specializing in “industrial” style risks, we focus on manufacturers, contractors and distributors working for, in conjunction with or on behalf of industrial operations.

Bio-Medical

- Manufacturers and distributors of non-invasive medical products and the contractors that install service and repair these products

Contractors

- Boiler installation, service, repair
- Conveyor repair
- Installation or repair of heavy machinery, agricultural equipment
- Metal works and metal erection
- Painting and sandblasting (no lead abatement)
- Equipment rental - with and without operators (no crane rental with/without operator)
- Tower erection
- Welding
- Installation and removal of underground storage tanks
- Street and road construction
- General Contractors - limit sub work to 40% or less
- Prohibited classes include: ladders, scaffolds, bridges, residential contracting

Miscellaneous

- Minimum premium for Industrial Casualty is \$7,500
- Minimum deductible is \$2,500

Manufacturers

- Machinery
- Valves
- Electrical/Electronic equipment
- Trailers (no semi trailers)
- Chemicals
- Automobile parts - focusing on truck parts, truck bodies, emergency vehicles
- Prohibited classes include: toys, sporting goods, aviation products, residential building materials manufacturers, consumer goods

Distributors

- Distributes similar products under “Manufacturers”

Excess

- \$5 million excess over \$1 million/occurrence for most classes
- Excess or umbrella policy can include coverage over other’s Auto Liability and Employers Liability
- Minimum limits: \$1 million for auto, \$500,000 for workers’ compensation
- Auto is limited to 30 units (no heavy truck/tractors)



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