

MANUFACTURERS CHEMICAL PRODUCTS



SUMMARY

WealthGuard offers specialized coverage for household and commercial chemical manufacturers and distributors, including occurrence coverage for less hazardous, “environmentally green” chemicals.

HIGHLIGHTS

- Commercial General Liability and Products/Completed Operations Liability
- Claims-Made coverage trigger, except for less hazardous “environmentally green” chemicals that are eligible for Occurrence coverage
- Small to moderate deductibles, with options for ground up coverage with no deductible
- Self-Insured retention structure available for qualified applicants
- “PLUS Endorsement” can provide protection for six types of additional insureds, as well as “Other Insurance” on a primary and non-contributory basis, waiver of subrogation, Employment-Related Practices and Medical Payments Coverage

RISK APPETITE

- Up to \$50M in revenue
- New Ventures
- Discontinued Products

LIMITS AVAILABLE

- Limits up to \$10M

SECURITY

- Carrier rated A++ by A.M. Best, AA+ by Standard & Poor’s

ELIGIBLE EXPOSURES

- Manufacturers, importers and distributors of chemicals including:
 - Household and commercial chemicals
 - Fine, commodity and specialty chemicals
 - Organics, inorganics and synthetics
 - Reference or laboratory standard chemicals
 - High hazard: explosive, reactive, flammable or toxic
 - Less hazardous and “environmentally green”
 - Natural, non-toxic ingredients marketed as “environmentally green”
 - Examples: Vinegar-based cleaners and herbicides, plant or vegetable-based products, water-based products with natural abrasives such as salt and baking soda
- Chemical research laboratories, excluding those performing pharmaceutical research
- Detergents, lubricants, fertilizers, soap, adhesives and paint/other coatings

INELIGIBLE EXPOSURES

- Finished Pharmaceutical manufacturers, importers or distributors
- Pharmacies, including compounding pharmacies

SUBMISSION REQUIREMENTS

- Products application
- Complete product brochure or website equivalent



WealthGuard
— Insurance Group —



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