

MANUFACTURERS MEDICAL & DENTAL



SUMMARY

WealthGuard offers specialized coverage for manufacturers of medical and dental equipment.

HIGHLIGHTS

- Commercial General Liability and Products/Completed Operations Liability
- Occurrence and Claims-Made coverage form options, based on the hazards involved
- Options for Defense Outside and Inside the Limits
- First Dollar Coverage, Small to Moderate Deductibles, SIRs will consider ground up coverage with no deductible
- Plus Coverage Endorsement including Additional Insured(s)
- Automatic status when required in writing in a contract or agreement: Vendors, Trade Events, Managers or Lessors of Premises, Mortgage, Assignee or Receiver, Lessors of Leased Equipment, and more

RISK APPETITE

- Revenue between \$250k and \$25M
- Start-up Operations and New Ventures
- Discontinued Products/Operations
- IBNR Coverage

ELIGIBLE EXPOSURES

- Medical and Dental Equipment and Supplies
- Diagnostic and Treatment Machines and Devices
- Surgical Instruments and Expendable Products
- Monitoring Equipment and Devices
- X-Ray, MRI and Radiation Devices
- Orthopedic or Ambulatory Devices
- Invasive and Non-Invasive Products

INELIGIBLE EXPOSURES

- Implantable Products
- Pharmaceutical (please inquire about other options)

LIMITS AVAILABLE

General Liability

- \$2M per Occurrence
- \$4M General Aggregate

Product Liability

- \$2M per Occurrence
- \$4M Products/Completed Operations Aggregate

Limited Product Withdrawal Expense Coverage

- Option of \$100k and \$250k each withdrawal aggregate
- Up to \$5M in Excess limits available

SUBMISSION REQUIREMENTS

- Products Application, signed by the applicant
- Currently valued carrier loss information (not older than 90 days) for a minimum of five years including descriptions of all claims
- Complete product brochure or website

SECURITY

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



WealthGuard
Insurance Group



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