

PRODUCTS DRIVEN LIABILITY

 S.H. Smith & Company, Inc.

General Liability & Umbrella/Excess



PRODUCTS LIABILITY INVOLVES THOUSANDS OF COMPANIES AND PRODUCTS WITHIN NUMEROUS TYPES OF INDUSTRIES. OUR EXPERIENCE COVERS AN EXTENSIVE RANGE OF BUSINESS TYPES. WE CAN TAILOR ADDITIONAL COVERAGE SUCH AS FOREIGN LIABILITY AND PRODUCTS POLLUTION FOR ACCOUNTS WHOSE PRODUCTS CAN GENERATE POLLUTION EXPOSURES SUCH AS WATER TREATMENT EQUIPMENT, SOLVENT DISTRIBUTORS, OR FERTILIZER MANUFACTURING.

Target Classes:

- **Consumer Products** (bicycles, laptop batteries, tool manufacturer)
- **Commercial Products** (resin manufacturer, paper/pulp manufacturer)
- **Industrial Products:** (valves, cutting equipment, storage tanks)
- **Nutraceuticals** (herbals, supplements)
- **Pharmaceuticals** (FDA approved products)
- **Products Recall**
- **Contaminated Products Insurance** (including food safety & security services)
- **Non-Invasive Medical Products** (syringes, surgical tools, latex gloves)
- **Invasive Medical Products** (spinal implants, stents)
- **Clinical Trials:** Medical Products (pharmaceuticals, implanted drug pumps)
- **Wholesalers:** Food products

Submission Requirements:

Five years currently valued carrier loss runs, Acord applications, website or brochures and a products supplemental application. Supplemental applications are available at www.shsmith.com.
Minimum Premiums starting at \$5,000 for GL and \$1,000 for Umbrella/Excess.

► **FOR ADDITIONAL INFORMATION** please contact us for a complete list of coverage highlights or to answer any questions you may have.

Minnesota Office

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Successes:

- Spinal Implant Manufacturer
GL/Excess - \$350,000
- Veterinary Supplement
Packager
GL - \$14,000
- Performance Auto Parts
Manufacturer
GL/Excess - \$51,000
- Herbal Supplement
Manufacturer
GL - \$35,000
- Cooking Equip. Manufacturer
GL/Excess – \$460,000
- Sporting Goods Manufacturer
Umbrella - \$31,000



www.shsmith.com

S.H. Smith & Company, Inc. is a national, independently owned insurance broker, in-house underwriting facility and program administrator licensed to write in all 50 states.