

Manufacturing Program

Give your manufacturing customers more than great coverage.

As a trusted advocate for your customers, you're an essential part of protecting their business. We know your customers deserve the very best risk solutions, value and service—and that's exactly what our Manufacturing Program aims to deliver.

Eligible operations

Explore the classes and standards below to determine if your customer is a fit for our Manufacturing Program profile:

Business classes

- Electronic equipment and accessories
- Food products
- Furniture and fixtures
- Metal goods
- Plastic or rubber goods*
- Textiles*
- Wood products*

*These operations are subject to additional underwriting guidelines.

Property standards

Sprinkler systems are required for operations that manufacture plastic or rubber goods, wood products or textiles. Operations that manufacture wood products or textiles must have an adequate, fully functional dust collection system.

Casualty standards

- An active product quality control program must be in place
- Keep adequate records and adhere to proper documentation procedures
- Establish and maintain active safety programs and use of proper protective safeguards and gear

Ineligible operations

Not all manufacturing operations are eligible for the EMC Manufacturing Program. Some ineligible characteristics include:

- Baby food manufacturing
- Catastrophic product exposures (e.g., aviation/aerospace, firearms, medical, military defense, critical transportation parts)
- Foundries
- Meat, poultry, fish and seafood manufacturing and processing
- Products containing dangerous materials such as asbestos, silica or lead
- Products that may be load bearing
- Wood pallet manufacturing



Help them keep their business running smoothly

At EMC, we're here to support your manufacturing customers and ensure their operations run smoothly. We understand the challenges they face, and our solutions are designed to make their day-to-day processes run seamlessly. Here are a few services we provide:

- Additional coverage options, such as data compromise and cyber liability, employment practices liability, and errors and omissions
- Loss control resources and services tailored to manufacturers
- Proficient claim services from industry experts
- Local, personalized service infused with a deep understanding of the market

Explore extended coverage options

Coverage forms

Enhance your customers' manufacturing policies by including the following forms:

- **CP7320** Essential Property Extension
-or-
- **CP7351** Elite Property Extension
- **CP7322** Manufacturers Industry Extension (property)
- **CP7359** Manufacturers Food Industry Extension

- **CG7191** Liability Essential Extension
-or-
- **CG7578** Liability Elite Extension
- **CG7577** Manufacturers Industry Extension (liability)
- **CG2422** Worldwide Liability Coverage

- **CA7270** Commercial Auto Amendment
-or-
- **CA7450** Commercial Auto Elite Extension
- **CA7490** Combined Auto Physical Damage and Cargo Deductible

- **IL8484** Manufacturing Questionnaire

Manufacturer's Errors and Omissions

This optional claims-made endorsement ensures your customer is covered if a manufactured product doesn't work as expected, causing financial harm to others. The following forms* provide this coverage:

- **CG7680** Manufacturer's Errors and Omissions
- **CG7681** Extended Reporting Period Endorsement for Manufacturer's Errors and Omissions

Delivery Errors and Omissions

This optional claims-made endorsement covers your customer in case of an error in how their deliveries are handled, leading to financial harm for a third party. The following forms provide this coverage*:

- **CG7712** Delivery Errors and Omissions
- **CG7713** Extended Reporting Period Endorsement for Delivery Errors and Omissions

Let's protect your customers together

When you choose EMC, you empower your manufacturing customers to minimize risks with personalized loss control strategies and safety services—most available at no additional cost. Including:

- Slip and fall risk assessments
- Hazard control assessments
- Industrial ergonomics surveys**
- Industrial hygiene assessments

Learn more

Direct your customers to emcinsurance.com/manufacturing-insurance for tailored manufacturing solutions or contact your EMC territory manager or underwriter.

*Form numbers vary by state. Sublimits apply. Defense costs are generally within policy limits, but coverage varies by state. Check with your underwriter for details.

**Available to policyholders with EMC workers' compensation insurance.

Agent Insider: Intended for EMC agents only and not for distribution to policyholders.



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