

Manufacturing program

You make it.
Let us protect it.



Over 110 years of experience has its advantages.

Like knowing exactly how to protect your manufacturing operation.

- Electronic accessories
- Electronic equipment
- Food products
- Furniture and fixtures
- Metal goods
- Plastics
- Rubber goods
- Textiles
- Wood products





Start with the right coverage

When your local independent agent recommends EMC, it's for good reason—they know we'll deliver for you. We work hand-in-hand with them to understand your needs and offer the right insurance options to protect your manufacturing operation.

Cover the basics

Property

For your business's personal property, and the personal property of others.

Commercial auto

Protects the commercial vehicles driven by employees.

Umbrella

Provides your business with additional security in the event of a catastrophic liability claim.

General liability

Includes premises and operations, independent contractors, products liability, and completed operations.

Workers' compensation

Covers medical expenses and compensation for lost wages of workers who are injured on the job (available in most states).

An extra layer of protection

Manufacturing errors and omissions

Covers financial damages your company could be liable for as a result of an error in the manufacturing process.

Delivery errors and omissions

An optional coverage that provides protection if a customer suffers financial damages due to a delivery mishap.

Cyber Suite

Provides the robust protection you need to respond to and recover from a data breach or cyber-attack.

Employment practices liability

Pays for the liability damages and defense costs due to employment discrimination, wrongful termination, and harassment claims.



More ways to protect your business

Property

What it is: This covers your physical property, such as business equipment, machinery, and inventory.

- Brands and labels
- Consequential loss to stock
- Manufacturer's selling price
- Food manufacturer's industry extension
- Food contamination
- Refrigeration breakdown expense
- Refrigeration breakdown in transit

Commercial auto

What it is: Whether it's a delivery truck, company car, or even a food truck, this coverage protects against accidents and damage.

- Blanket additional insured
- Combined auto physical damage and cargo deductible
- Hired auto physical damage
- Rental reimbursement
- Towing and labor
- Waiver of deductible for glass repair or replacement

Liability

What it is: This coverage defends you when things go wrong and you're held responsible for causing harm or damage to others. It covers legal fees, medical bills, or repair costs.

- Blanket additional insured, including primary and noncontributory
- Blanket waiver of subrogation
- Foreign liability available
- Product withdrawal expense

These coverages are just the tip of the iceberg. Discover everything the EMC Manufacturing Program has to offer by connecting with your independent insurance agent.

If an accident does happen, we'll take care of you

As an insurer, we get the chance to do the right thing every day. We're proud to be known for responsive, empathetic, and fair claims handling, always ready to step up and be there for you when you need us.



**Our 4.6/5 claims service score
demonstrates our dedication.**

Based on data through January 2024

Secure your tomorrow

We're here to do more than provide policies and process claims—we're here to protect you, your employees, and your business. Our safety experts can help you proactively reduce your risk exposure through loss control strategies and safety services that add value to your policy—without tacking on extra costs to your premiums.

Proactive solutions

[Hazardous chemical management](#)

Our ChemEyes program assists school staff in identifying, managing, and safely disposing of hazardous chemicals found in classrooms and storage areas. We offer on-site assessments, training, follow-up support, and help with regulatory compliance. While disposal costs are not included, EMC can help you find competitive pricing.

[Slip and fall prevention](#)

Slips, trips, and falls are leading causes of injuries at schools, leading to higher operational costs, increased insurance premiums, and lost productivity. EMC's loss control experts can identify hazards and provide practical solutions to enhance safety.

[Fleet safety](#)

Our suite of auto resources helps you avoid costly accidents by providing driver monitoring, training, and other essential tools to help keep your drivers safe and your business moving forward.

[Vendor partner resources](#)

A wide range of resources are available through our partnerships to improve your operations. Vendors providing online safety training, drug testing and awareness, and background screenings are just a few services that are awaiting your use.

Visit emcinsurance.com/losscontrol to learn more and access our extensive collection of free online safety resources.

The impact of injury management

If your policy includes workers' compensation insurance, you'll also receive EMC's proven medical management services. These services are designed to ensure your employees receive appropriate, cost-effective care after an injury and return to work as quickly and safely as possible.

Our services include:

- Medical bill review
- Pharmacy management
- Utilization review
- Case management
- Rehabilitation services
- Catastrophic claim management

EMC OnCall Nurse

Having this benefit means you can connect with a registered nurse whenever you need to—24/7. It's a direct line for injured workers and their supervisors to receive advice on what level of medical care is needed if an injury occurs. It's proven to not only help reduce claims costs but also improve injury outcomes.

The data* speaks for itself:

- Claims filed with OnCall Nurse registered nurses save an average of \$1,500 per claim—nearly 20% more than non-OCN claims
- Nearly 90% of injuries are being reported to OCN within 3 days of injury, 77% are reported within 24 hours

“I love it! Injuries are reported timely and there is no delay in getting paperwork ... it's all done by EMC OnCall Nurse.”

—EMC Policyholder



*Data reflects 2023 results



We hope the feeling is mutual.

As a mutual insurance company, our focus is on the well-being of our policyholders. With our team of knowledgeable experts by your side, we'll help ensure your business gets the comprehensive coverage options it deserves, and the industry-leading safety services to protect everything you've built. When you choose EMC, you're not just choosing an insurance carrier, you're choosing a partner dedicated to helping your business thrive. That's how we're *Keeping insurance human.*



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