

Coverage highlights: Manufacturing Program

The EMC Manufacturing Program offers specialized industry coverages in addition to our general business coverage extensions. See our industry extensions coverages below:

Property coverage	Limit
Brands and labels	Included
Business personal property temporarily in portable storage units	\$25,000
Consequential loss to stock	\$100,000
Contingent transit	\$25,000
Contract cancellation	\$50,000
Contractual penalties	\$25,000 per occurrence; \$100,000 annual aggregate
Deferred payment	\$50,000
Extended warranty coverage	\$50,000
Food industry extension coverage:*	
Food contamination	\$50,000 aggregate + \$5,000 advertising expenses aggregate
Refrigeration breakdown expense—in transit; vehicles you own or lease	\$25,000
Refrigeration breakdown—in transit	\$25,000
Foundations	\$250,000
Manufacturer's selling price	Included
Marring and scratching	\$25,000
Nonowned detached trailers	\$50,000
Precious metals theft limitation	\$50,000
Transit business income	\$50,000
Transit property in the care of carriers for hire	\$50,000
Voluntary parting	\$25,000
General liability coverage	Limit
Delivery errors and omissions*	Up to \$1,000,000
Manufacturer's errors and omissions*	Up to \$1,000,000
Product withdrawal expense	\$50,000 aggregate (higher limits available)

Auto coverage	Limit
Combined physical damage and cargo deductible	Included

CyberSolutions coverage*	Limit
Cyber liability	Up to \$1,000,000
Data compromise	Up to \$1,000,000
Identity recovery	\$25,000 aggregate per policyholder



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*Denotes optional coverages

Disclaimer: This is only a summary of coverage and is subject to policy conditions, limitations, and exclusions that may vary from state to state. Refer to the issued policy for specific details regarding coverages, conditions, and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.

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