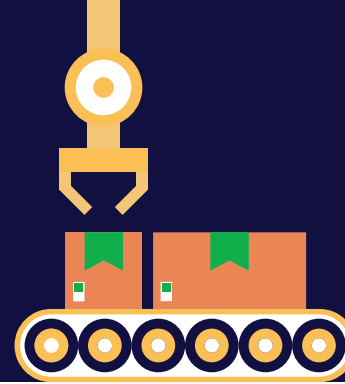


MANUFACTURING LIABILITY FOR YOUR CLIENTS



WHY CGU FOR MANUFACTURING LIABILITY?

Our product addresses a distinct gap in the market by covering design and advice for an insured's own product, where the majority of current E&O and Professional Indemnity offerings do not address.

- It's a tailored solution that eliminates the need for multiple insurance policies.
- It's an innovative product designed to evolve with your client's business as it navigates the challenges of growth and trading.
- When conducting trade or negotiating contracts, your client can be assured that they are backed by a reputable insurance policy.

CGU's national team of specialist Underwriters offer technical capability and experience with a strong focus on partner and client service. With local decision making authority, we provide tailored underwriting solutions to suit the unique and flexible needs of your customers.

CGU Liability have the capacity to operate across a broad range of segments and industries across all parts of Australia.

Capacity

- Up to \$50,000,000

Policy Benefits

- Enquiry cover
- North American Exports
- Extended Territorial Limits to include traveling employees in North America
- Insured Definition extended to include Principals

Manufacturer Extensions

- Errors & Omissions (Products & Services)
- Professional Indemnity Writeback for advice about and design of the Insured's Products
- Blanket Breach of Contract cover in relation to the Insured's Products
- Product Recall Expense
- Vendors Liability
- Claims Preparation cover
- Care, Custody, and Control cover

Our specialist underwriters can work with you to customise options for your client's unique requirements.



DID YOU KNOW?

- Manufacturing employs 870,700 employees which equates to 6.3% of the Total Workforce.
- There are over 110,000 manufacturing companies in Australia.
- Manufacturing contributes approximately 117.95 billion to the economy which translates to 5.7% of the total economy. Additionally, Australian made products amount to 7.4% of all Australian Exports.
- The industry demonstrates consistent growth year after year, resilient in the face of challenges posed by local, global, and sociopolitical factors.

MANUFACTURING IN AUSTRALIA



28%

Food & Beverage



20%

Machinery



17%

Wood



15%

Metal



10%

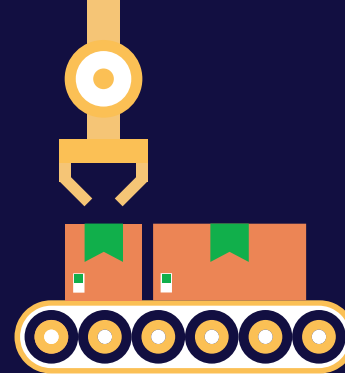
Chemicals



10%

Paper

MANUFACTURING LIABILITY FOR YOUR CLIENTS



APPETITE

CGU has a broad appetite in the manufacturing segment. Our specialist underwriters will assess submissions based on the industry segment combined with risk management information provided by the insured. Industries below are examples of occupations where we are offering the CGU Manufacturing Wording solution.

Food and Beverage Manufacturing

Meat and Poultry, Dairy, Fruit and Vegetables, Flour, Cereal, Pasta, Baked Goods, Confectionary, and Beverages (incl Alcoholic).

Textile and Clothing Manufacturing

Yarn, Thread, Fabrics, Textile Finishing, Men's / Women's / Children's Clothing, Outerwear, Underwear, Sleepwear, Accessories, and Footwear.

Wood and Paper Manufacturing

Lumber, Plywood, Veneer, Wooden Furniture and Equipment, Paper, Paperboard and Packaging.

Non-Metallic Manufacturing

Glass, Stone, Ceramics, Plastics, and Rubber Products.

Metal Manufacturing

Iron, Steel, Non-Ferrous Metal, Metal Structures and Parts, Hardware and Tools.

Machinery and Equipment Manufacturing

General-Purpose Machinery and Specialised Machinery.

Whilst CGU has a broad manufacturing appetite there are of course occupations where we are unable to quote, including:

Aviation, Mixed / Toxic Dust, Baby Products, Toys, Explosives, Playground Equipment, Firearms, Amusement Rides, Hazardous Chemicals, Medical Devices, Pharmaceuticals, Automotive / Automotive Manufacturing, Boat / Ship Building and Tobacco.

CLAIMS SCENARIOS

Errors & Omissions (E&O)

A metal fabrication company is hired to create customised metal components for a client's construction project. Despite thorough communication with the client and careful planning, an error occurs in the design phase. The metal components are fabricated according to a design that contains a miscalculation, resulting in dimensions that do not align with the project specifications.

Consequently, the metal components cannot be seamlessly integrated into the construction project, causing delays and additional expenses for the client.

The client decides to file a claim against the metal manufacturer.

The manufacturer's claim includes financial loss due to error and design.

Product Recall Expenses*

A smoked salmon pate manufacturer detects *Listeria* at their production plant during routine testing, which may have infiltrated their product.

As such, the decision is made to recall all smoked salmon pate products in the market, and to quarantine all products manufactured within the same batch as the positive sample.

The manufacturer's claim includes freight and drivers costs to return product across Australia, admin fees, disposal fees, food hygienists costs, PR consultant costs and lab sample costs.

*Claims scenarios are examples where the insured has selected the extensions.

Contact Information

For more information on CGU's Liability solutions, contact your Broker Relationship Partner or your local Liability Team:

NSW/ACT UW.liability.NSW.ACT@cgu.com.au

VIC/TAS UW.liability.Vic.Tas@cgu.com.au

QLD UW.liability.QLD@cgu.com.au

SA/NT UW.liability.SA.NT@cgu.com.au

WA UW.liability.WA@cgu.com.au