

# Manufacturers' Choice

More than just a policy; a complete solution

Concrete & Concrete Products

We've made it our business to become the partner of choice for concrete and concrete product manufacturers. Our comprehensive Manufacturers' Choice policy offers a complete insurance package including property, liability and auto insurance.

We offer coverages to protect your batching and mixing equipment, for the breakdown of material handling systems such as conveyors and production machinery, and for your cement trucks. We also protect you from third party liability arising from your products.

We understand the importance of a smooth product shipment to project sites and the need to keep your vehicles on the road. That's why we've developed programs, courses and services dedicated to fleet safety, including procedural guidelines, driver training, and vehicle and driver checklists. We also provide consultation services for the assessment of property and equipment, and can help with the development of risk control measures to mitigate property damage and business interruption.\*

Some of our coverages specific to the concrete and concrete products industry are:

- Rip & Tear
- Motor Truck Cargo
- Cyber Risk

## Why choose Northbridge Insurance?

With a long and trusted history of serving Canadian manufacturing companies like yours, we understand the risks you face and can provide the tailor-made solutions you need. Northbridge Insurance offers industry-leading regional underwriting and claims services, value-added risk services and even cross-border capabilities to fully and seamlessly support your business operations in Canada and the U.S.\*

For more information visit [www.nbins.com](http://www.nbins.com).

## Manufacturers' Choice policy offers:

- Property Insurance
- Business Income Insurance
- Equipment Breakdown Coverage
- Inland Marine Insurance
- Crime Coverage
- Commercial Automobile Coverage
- Commercial General Liability Insurance
- Excess Liability Insurance
- Directors and Officers Insurance
- Manufacturers' Errors and Omissions

## Plus automatic extensions including:

- Product Recall Expense
- Negative Publicity

## Targeting mid-size businesses

### Manufacturers of:

- Ready Mix Concrete
- Concrete
- Concrete Products
- Stone Products

# Concrete & Concrete Products

Coverages to suit your unique needs.



Contact your broker for the full list of coverages in our Manufacturers' Choice policy.

## Key coverage

## Why you need it

## How the coverage may help you

### Rip and Tear

Provides compensation to a manufacturer for expenses associated with the destruction (rip) and removal (tear) of defective concrete.

It is especially suited to ready-mix concrete manufacturers and forming contractors.

A ready-mix concrete manufacturer mixes a batch of cement, water and aggregates and delivers the concrete to a job site. The concrete is poured into the forms but does not set properly. Upon testing by an accredited testing agency, it is determined that the concrete does not meet the specifications relating to strength requirements for that specific type of construction. Thus, the concrete is rejected.

To keep the project going, the defective concrete must be removed, all the forms must be replaced and new concrete must be poured to return the structure to where it was before the concrete was determined to be defective.

Though the actual defective concrete is not covered, the Rip and Tear extension would reimburse the ready-mix manufacturer for the costs associated with both the removal and replacement of defective concrete.

### Motor Truck Cargo

We can package your Automobile insurance and Motor Truck Cargo and offer protection against your cement truck and cargo exposures while in transit, including loading and unloading.

A concrete manufacturer is transporting ready-mix concrete in a company-owned truck to a construction site in the city's downtown area. On the way to the construction site, the truck is involved in a rollover motor vehicle accident, resulting in spillage of the load.

With Motor Truck Cargo, the concrete manufacturer would be covered for loss or damage to goods and products that are entrusted in their care, and while in transit, including while being loaded and unloaded.

### Cyber Risk

Designed to protect against losses resulting from network security breaches, privacy breaches and internet media liability.

We offer pre-packaged "bundles" of coverage, as well as custom options for risks with specialized exposures or requiring higher limits.

Optional coverages for both first and third party losses resulting from these exposures are available. We also offer policyholders free access to consultation from a leading data risk management services provider.\*

A concrete manufacturer's computer system is attacked by computer malware and the employees' personal information is compromised.

Our Cyber Risk policy provides coverage to notify employees that their personal information has been exposed and can provide them with identity monitoring services, if required.