

Manufacturers' Choice

More than just a policy; a complete solution

Fabricated Metal Products

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

Evolutions in industries such as construction, infrastructure and manufacturing have impacted the demands on metal manufacturers. We understand these changing dynamics and are here to protect you through the entire manufacturing process - from raw goods to finished products, and finished products to delivery.

We can cover you for the breakdown of expensive production machinery, protect you from third party liability and assist you with product recall expenses.

We understand the importance of continuous operation and the inherent hazards associated with fabrication. To help ensure minimal property damage and business interruption, we offer value-added services such as thermal imaging of key equipment and electrical systems, and the assessment of process equipment and fire and burglary protection.*

Some of our coverages specific to the fabricated metal products industry are:

- Moulds and Patterns
- Manufacturers' Errors & Omissions (E&O)
- 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.

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 Insurance

Plus automatic extensions including:

- Product Recall Expense
- Research and Development Restoration Expense
- Negative Publicity
- Defective Goods Repair or Replacement Extension (claims-made)
- Intellectual Property Expense Reimbursement Extension (claims-made)

Targeting mid-size businesses

Manufacturers of:

- Tool & Die
- Stamping & Fabricated Products
- Structural Steel
- Sheet Metal
- Light Metal Products
- Rolling & Metal Extrusion

Fabricated Metal 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

Moulds and Patterns

Covers the loss of or accidental damage to your moulds, patterns, dies, models and forms, or those for which you are responsible, which can be of significant value and costly to replace.

A stamping plant is supplied with dies by its customer with the contractual obligation that the plant is responsible for the dies. The dies are for manufacturing plastic cups. The stamping plant decides to outsource the manufacturing of these cups to a specialty plastics manufacturer and provides them with the dies. A fire at the plastics manufacturing plant destroys the dies.

This coverage provides full replacement cost for moulds and patterns at any location in Canada or the United States, including locations operated by others.

Manufacturers' Errors & Omissions (E & O)

Addresses the financial loss exposure by third parties because of a defect in your manufactured product.

Includes \$50,000 coverage. Higher limits are available.

A tool and die maker makes metal handles for its customer, a bicycle manufacturer. The handles are incorporated into an order of specialty bikes, but upon testing the bikes are rendered inoperable because the handles are discovered to be deficient.

The tool and die maker has made an error in making the handles to the specifications provided by the bicycle manufacturer, thus the order cannot be completed in time for delivery to retailers for the summer season. As a result, the bicycle manufacturer holds the tool and die maker liable for damages, i.e., the lost income from the order of specialty bikes.

The tool and die maker's Commercial General Liability policy would not respond because there has not been an incident of bodily injury or property damage to give rise to the financial loss suffered by the manufacturer. However, with our Manufacturers' E & O in place, the tool and die maker would have coverage for the third party's loss of income because they could not sell the bicycles.

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. Policyholders also have free access to consultation from a leading data risk management services provider.*

A light metal products manufacturer accidentally downloads a virus into its integrated computer system. The virus attacks critical data and ultimately prevents the manufacturer from operating the automated systems.

Our Cyber Risk policy provides coverage to restore the damaged critical data, as well as any lost income as a result of the shutdown.