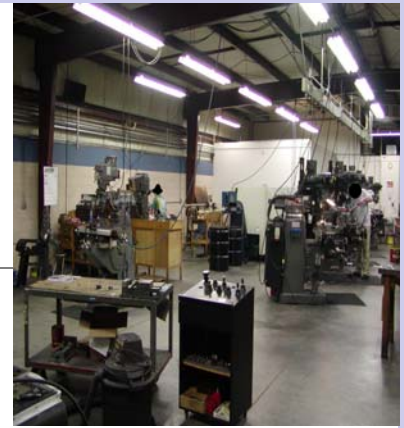


Manufacturer's Insurance Tip Sheet



Various Insurance Issues That Manufacturer's Should Review

- * **Personal Property of Others in your "Care, Custody, or Control":** Do you have customers' tooling, dies, molds, or other customers property on site?
- * **Certificates of Liability Insurance:** Do you have Sub-contractors name you as an additional insured on their general and products liability coverages?
- * **Employers Liability Coverage:** (also known as Ohio Stop Gap coverage) insures you for bodily injury liability claims from employees, including dual capacity and third party action over lawsuits. Does your current insurance company cover "substantially certain to occur" injuries?
- * **Building Coverage for Owned Buildings:** Make sure you insure your buildings and contents to the required values and have special form coverage.
- * **Work in Progress:** Make sure your plan includes this value in your contents coverage.
- * **Business Interruption and Extra Expense Coverage:** Calculate your MPL (Maximum Probable Loss) and go from there.
- * **Mechanical & Electrical Breakdown Coverage:** Covers your machinery for sudden & accidental breakdown and for power surge from artificial electric.
- * **Building Ordinance & Law Coverage:** Covers you for the extra costs of code upgrades and requirements.
- * **Builders Risk:** Builders Risk is building coverage for structures or building additions under construction.
- * **Coverage for Shipping Your Goods and for Transporting Machinery:** Do you have it?
- * **Employee Dishonesty Coverage:** Covers embezzlement and other forms of employee theft.
- * **General Liability and Products Liability Coverages:** Know your policy and any exclusions that apply.
- * **Employment Practices Liability Coverage:** Covers Wrongful Termination, Discrimination, and Sexual Harassment.
- * **Employee Benefits Liability Coverage:** This coverage pays for errors or omissions in the administration of your employee benefits plan.
- * **Pollution Coverages:** Must buy special coverage for these exposures.
- * **Electronic Data Processing Coverage:** covers your computer hardware, software, and any equipment that transmits data for mechanical & electrical breakdown and computer virus damage.
- * **Commercial Auto:** Make sure you have "Any Auto" or at least Hired and Non-Owned auto liability coverage and fleet automatic coverage. Do you need "Drive Other Car Coverage"?
- * **Umbrella Liability Policy:** offers an additional limit of liability coverage to your other liability policies, in \$1,000,000 layers.
- * **Exporters Package Policy:** If you are traveling to other countries and/or exporting goods.

Contact Rick Miller, CPCU at 937-427-7771 for your own personal risk management and insurance analysis.





Miller

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Miller Insurance & Financial Services, LLC was founded by owners Rick and Tammy Miller. They have a combined 44 years of insurance experience and have serviced their current clientele for over 14 years. Miller Insurance & Financial Services is a multi-line insurance agency specializing in Business, Auto, Home, Life and Annuity insurance sales and service. We pride ourselves on giving personalized service to all of our clients. In addition to our experienced staff, our clients have access to our insurance carriers' 24 hour toll-free national claims numbers. You can find us on the web at www.MillerIFS.com. Feel free to contact us at any time about your insurance and risk management needs at 937-427-3600. We look forward to developing a working relationship with you.



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