

The background of the entire image is a photograph of an industrial manufacturing environment. It features several large, orange robotic arms in the foreground and middle ground, some of which are actively welding or grinding metal parts, creating bright sparks. In the background, the skeletal frames of cars are visible on an assembly line. A large, semi-transparent red diagonal shape cuts across the lower half of the image, serving as a backdrop for the text.

**CNA** / HARDY

# Manufacturing *Package*<sup>+</sup>

Specialist Insurance Solutions



## At a Glance

CNA Hardy provides specialist insurance solutions for commercial businesses and professionals from our network of offices in the UK, Continental Europe and Syndicate 382 at Lloyd's.

We are part of CNA Financial Corporation, one of the largest U.S. commercial insurance companies with a gross written premium in excess of \$11 billion:

**70+**

CNA offices  
across the USA,  
Canada & Europe

**200+**

Countries and  
territories covered

**1m+**

Businesses and  
professionals  
insured worldwide

**125+**

Years in  
business

## CNA Financial Corporation Financial Strength Ratings

A.M. Best:

**A**

(Excellent) with stable outlook

Moody's:

**A2**

with stable outlook

Standard & Poor's:

**A+**

(Strong) with stable outlook

Fitch:

**A+**

with stable outlook



# Our winning client proposition

## Specialist Underwriting

We specialise in Property, Casualty, Marine and Financial Lines insurance products in the Construction, Energy, Financial Institutions, Healthcare, Life Science, Manufacturing, Natural Resources, Professional Services and Technology sectors.

We provide insurance solutions in response to our policyholders' emerging exposures and ever-changing needs, and offer a flexible approach enabling us to consider complex and unusual risks.

We underwrite primary and excess limits as well as take lead and follow positions in our specialist areas.

## Expert Risk Control

Businesses trust us because we understand the intricacies of the risks they face.

Our risk control engineers, who hold professional qualifications in the sectors in which we operate, support policyholders by minimising risk across their business.

We believe that prevention is better than cure which is why we not only provide best in class risk control consultancy but also create effective risk management programmes, undertake on-site and remote loss prevention surveys and deliver tailored training.

## Client-led Claims

Our claims team is ready to work with you quickly, openly and efficiently to achieve resolution in the shortest possible time and with the best possible outcome.

We have specialists in every class of business so that each and every claim, no matter how large or small, how simple or complex, gets immediate attention from the right people in the right place at the right time.

We recognise the importance of reputation and will act swiftly to support you in resolving any claims in a professional and timely manner.

## International Solutions

As businesses expand internationally, their exposure to new and complex risks increases.

We provide locally compliant coverage under one controlled master policy, making it easier for policyholders to manage their cover, premiums and claims in one place so they are always in control.

We know that establishing a best-in-class network, with all parties sharing a common operational vision and culture is critically important to the success of a joined-up, multinational programme.



# Cover Designed for Manufacturers

Manufacturing business is our specialism and an essential part of our offering.

We help our clients navigate their challenging and rapidly-evolving risk landscape by improving their resiliency, safety and profitability through advice on loss prevention, risk control, IOSH training, health & safety strategies and a risk management improvement fund.

## Our Policyholders:

**£10k**

Minimum premium

## Capacity Limits:

**\$150m**

Property

**£20m**

EL / PL & Products Liability

## Manufacturers choose us:



### Specialist coverages

We include coverages specific to Manufacturing such as errors and omissions, media management crisis costs, and recall expenses.



### Our People

Our dedicated underwriters, first-class product development and legal teams have the knowledge and flexibility to accommodate complex requirements.



### Multinational Solutions

We write across over 165+ countries and territories worldwide through local partnerships and our network of 77 dedicated offices across the USA, Canada and Europe.



### Risk Control

Highly technical advice from a team with real-world industrial experience underpins our underwriting decisions and builds valuable partnerships with our clients.



### Value Added Services

- ✓ Our clients can receive a free IOSH Managing Safely course, providing training and instruction to managers and supervisors on applying management principles to Health & Safety in the workplace.
- ✓ Rehabilitation services to support employees returning to work, and a pre-claim intervention service
- ✓ 24/7 legal advice helpline for guidance and support
- ✓ Suite of post-breach cyber services and emergency response



# Who do we insure?

## Target Customers: Appetite Green

We insure manufacturers from all sectors of the industry. We have set out an easy to use guide on those trades which we regularly insure (Green), those trades that can present some challenges (Amber) and those trades which we would not typically insure (Red).

Metal, Engineering & Machinery	Electrical Equipment & Appliances	Minerals (non-metallic)	Paper & Printing	Chemicals
Precision Engineering CNC Fabricating Cold Drawing Press Forming Rolling Casting Industrial Engines & Equipment Production Line & Packaging Machinery Pumps Compressors Heat Exchangers	Electric Motors Generators Transformers Switches & Relays Power Distribution Equipment Electric Wiring Equipment Appliances Light Fixtures	Glass		Water Based Non flammable Soap & Detergents
Plastic & Rubber	Clothing, Footwear & Accessories	Wood & Furniture	Food & Drink	
Household & Commercial Plastic Products Injection Moulding Extrusion Compounding Calendaring Thermo Formed Products Packing & Sealing Products Plastic Film & Sheets Laminated Cut Plastic Products		Metal Furniture		





# Who do we insure?

## Target Customers: Appetite Amber

CNA is in the business of providing insurance solutions, so if your trade is in the Amber category please get in touch with one of our specialists and let's have a conversation about how to provide coverage.

Metal, Engineering & Machinery	Electrical Equipment & Appliances	Minerals (non-metallic)	Paper & Printing	Chemicals
Founding  Spark Erosion  Electroplaters  Batteries	Fire & Security Products  High Voltage or Multiphase Equipment  Industrial Controls	Clay  Porcelain  Ceramics Cement Concrete Lime Plaster Stone Aggregates & Construction Materials Abrasive Products Quarries	Printing (Non-flammable Inks) Including Newspapers  Reproduction of Recorded Media	Coatings & Adhesives  Essential Oils Perfumes & Toilet Preparations Man-made Fibres Dyes & Pigments
Plastic & Rubber	Clothing, Footwear & Accessories	Wood & Furniture	Food & Drink	
Resin Casting & Rotary Moulding	Clothing  Footwear & Accessories Including Leather Textiles - Preparation Weaving Carpet Manufacture Infant & Child Clothing	Other Household & Commercial Furniture  Fixtures  Partitions & Shelving Carpentry & Joinery		





# Who do we insure?

## Target Customers: Appetite Red

We would not be able to provide coverage for the trades in the Red category other than in exceptional circumstances.

Metal, Engineering & Machinery	Electrical Equipment & Appliances	Minerals (non-metallic)	Paper & Printing	Chemicals
		Asbestos & Silica	Paper Stationery Wallpaper Cardboard Sanitary Goods	Flammable Explosive Toxic or Noxious Industrial Gases
Plastic & Rubber	Clothing, Footwear & Accessories	Wood & Furniture	Food & Drink	
Vehicle Inner Tubes & Tyres Watercraft Sporting Goods Helmets Glass Reinforced Plastic Expanded Cellular Plastic	Fur Rope Twine Netting & Webbing Bleaching Dyeing & Finishing	Sawmills Wood Preserving Mattresses Upholstery Pallets	All food & drink	





# What do we cover?

Distributed through a select panel of brokers with manufacturing sector expertise, our broad cover is tailored to the unique needs of each manufacturer and includes specialist coverages.

- Property Damage
  - Business Interruption
  - Employers Liability
  - Public Liability
  - Manufacturer Errors and Omissions
  - Directors’ and Officers’
- First Party Cyber cover
  - Third Party Cyber Liability
  - Media Management Crisis Costs
  - Product Recall
  - Legal Expenses
  - Money
- Goods in Transit
  - Cancellation of Event
  - Abduction and Extortion
  - Employee Fidelity
  - Computer Breakdown
  - Confiscation and Deprivation

Potential Gaps in Non CNA Wordings versus CNA Manufacturing Package<sup>+</sup>

	Potential Coverage Gaps and Restrictions in non CNA Wordings	CNA Manufacturing Package <sup>+</sup>
Media Management Crisis Costs	×	✓
Manufacturers Errors and Omissions	×	✓
First Party Product Recall Expenses	×	✓
First & Third Party Cyber	×	✓





# Policy Benefits

## ✓ Media Management Crisis Costs

“

*Our reputation is our greatest asset which is why we chose CNA Hardy's. Their wraparound Crisis Costs section means we have the peace of mind that should our reputation be threatened by adverse media coverage following a loss event that we have a dedicated PR fund to help us mitigate reputational risk.*

”





# Policy Benefits

## ✓ Manufacturers Errors and Omissions

“

*We recently produced and installed a monitoring system for ship guidance control on the 30 man boat of our client, who operates seal watching tours in Portsmouth. While the system we manufactured worked perfectly, our third party installer negligently failed to attach a monitoring cable integral to the functionality of the system.*

*When our client discovered the system was not functioning, they immediately ceased all tours, as going out to sea without a legally valid and operational system would be a breach of the law. This resulted in a loss of 5 days' worth of tours (costing them £50,000) whilst we arranged for the third party installer to return and ensure the monitoring cable was properly attached.*

*Thankfully, our policy's Errors and Omissions Liability section covered our client's loss of earnings, saving us £50,000.*

”





# Policy Benefits

## ✓ First Party Product Recall Expenses

“

No one wants to experience the reputational hit and expense of recalling products from the market due to defects. Whilst stand-alone covers exist in the market, this is often expensive and far beyond our requirements. Knowing we had recall expense cover built in to our policy with CNA Hardy as standard means this is one thing we don't have to worry about.

”





# Policy Benefits

## ✓ First & Third Party Cyber

“

Cyber attacks are a big risk facing businesses today so finding cover can be difficult and costly. It's such a relief that our policy with CNA Hardy includes cyber cover as standard. We're covered for both first party and third party cyber liability and we even have access to a 24/7 data breach response service to help us manage, investigate, resolve and recover from a data security breach.

”

### First Party

Damage to IT networks as well as resultant business interruption and extra expense claims costs as a result of:

- ✓ Unauthorised access
- ✓ Computer virus
- ✓ Denial of service attack
- ✓ Accidental operational error

### Third Party

Liability protection includes:

- ✓ Cyber media liability
- ✓ Privacy liability
- ✓ Cyber security liability
- ✓ Notification expenses





**Industries**  
Construction  
Financial Institutions  
Healthcare  
Life Science  
Manufacturing  
Natural Resources  
Professional Services  
Technology  
Wholesale Durable Goods

**Products**  
Casualty  
Management Liability  
Marine  
Package  
Professional Indemnity  
Property

Get in touch with one of our specialist underwriters to discuss your client’s risk management and insurance needs  
[cnahardy.com/contacts/underwriting-contacts](http://cnahardy.com/contacts/underwriting-contacts)

**CNA / HARDY**

13<sup>th</sup> Floor 20 Fenchurch Street London EC3M 3BY United Kingdom.  
Tel +44 (0)20 7743 6800

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