



## BEAZLEY BLUEPRINT EXCLUSIVE PRODUCT FOR THE MANUFACTURING SECTOR

### CONTACT

To learn more about how AmWINS can help you place coverage for your clients, reach out to your local AmWINS broker.

### LEGAL DISCLAIMER

Views expressed here do not constitute legal advice. The information contained herein is for general guidance of matter only and not for the purpose of providing legal advice. Discussion of insurance policy language is descriptive only. Every policy has different policy language. Coverage afforded under any insurance policy issued is subject to individual policy terms and conditions. Please refer to your policy for the actual language.



AmWINS has joined forces with leading specialist insurer Beazley to create Blueprint, a product designed for the specific needs of the manufacturing sector. This innovative new product fills the gaps in protection typically provided by traditional commercial combined packages and includes coverage for E&O, product recall, EPL, pollution, cyber and media exposures.

### COVERAGES AND HIGHLIGHTS

- Package product with four distinct coverage parts:
  - Manufacturer's E&O
  - Pollution Liability
  - Cyber & Media Liability
  - Product Recall
  - Employment Practices Liability
- Limits: up to \$5M
- Deductibles: as low as \$5,000
- Can consider Defense Outside Limits and capped at \$1M
- A la carte approach - can remove certain insuring agreements if needed

### SPECIAL EXTENSIONS INCLUDED

- E&O includes Breach of Contract insuring agreement
- Cyber includes world-famous Beazley Breach Response (BBR)
- Pollution includes Site, TPL, NODS
- Media Liability includes a host of Intellectual Property Triggers
- Product Recall, though sub-limited, is very broad

### MINIMUM PREMIUM

\$5,000

### AVAILABILITY

National

### SUBMISSION REQUIREMENTS

- [Blueprint Application](#) (proprietary)
- Confirmation of any prior coverage (policy + loss/runs)



## MANUFACTURERS' E&O

- Third party financial loss to customers. Examples: flawed design, faulty manufacturing, inaccurate instructions, improper installation, or inadequate training
- Includes protection for unintentional breach of contract
- Broad definition of professional services

## POLLUTION LIABILITY

- Third party bodily injury, property damage and financial loss
- Coverages include:
  - Site pollution
  - Non-owned disposal sites
  - Transportation pollution
- Includes coverage for first party business interruption loss and extra expense.

## PRODUCT RECALL

- Includes both first party and third party triggers
- Includes pre-claim costs, defense expenses, crisis costs, and actual damages
- First party business interruption loss and extra expenses
- Broad definitions of “your product,” recall expenses, and recall event

## CYBER & MEDIA LIABILITY

- Includes the pioneering Beazley Breach Response (BBR) product, a comprehensive services-based solution. This helps clients prepare for a data breach, respond if an incident occurs, and indemnify losses from regulatory actions.
- Comprehensive multimedia and advertising coverage, including:
  - Libel and slander
  - Breach of confidentiality, privacy or right of publicity
  - Misappropriation of name or likeness
  - Infliction of emotional distress
  - Breach of license

## EMPLOYMENT PRACTICES

- Host of traditional EPL triggers
- Includes third party coverage as standard
- Can potentially include Wage & Hour defense on a case-by-case basis
- Carve-back for non-monetary relief defense



## CLAIMS EXAMPLES

### **Product Recall**

An office chair manufacturer uses large retailers to distribute its chairs. Due to a faulty component, it is discovered that the chair poses a health hazard (falling backwards). Recall is initiated by the retailer, which included thousands of chairs sold over the course of a year. Recall costs include withdrawing sold and unsold items from the marketplace, determining faulty components and a possible fix; along with direct income lost as a result of reputational damage and income loss to the retailer.

### **Manufacturers' E&O**

A building materials dealer is asked by a property developer client to supply a large quantity of various materials on an agreed date. However, due to a clerical error, the order was not taken down correctly by an employee of the dealer. As a result, the client is required to initiate a new order with a different dealer which comes at a higher cost and later delivery date. The economic loss to the client is derived from the higher cost suffered to fill the order, as well as the delay in project completion meaning a loss of rental income was subsequently incurred.

### **Pollution Liability**

A small component manufacturing company was performing routine washing operations on a containment pad. Over time, solvent laced wash water seeps through the cracks of the containment pad and into subsurface soils and groundwater. The result is significant clean-up efforts, as well as property damage to adjacent premises.

### **Cyber Liability**

A wholesaler has access to various non-public information, including private contracts, payment information, customer data, and more. A cyber-criminal breaches the insured's private network and installs a virus. The virus locks out the company from their own system, as well as gaining the criminal full access. The information is then sold to the highest bidder and the criminal extorts the wholesaler for payment to regain access to their system. As a consequence the wholesaler suffers significant financial costs including third party claims from the leak of information; notifying the infected individuals; and hiring a forensics expert to identify the "hole" in the system.

*The descriptions contained in this brochure are for preliminary informational purposes only. Coverages are underwritten by Beazley syndicates at Lloyd's and will vary depending on individual country law requirements and may be unavailable in some countries. Coverages are available in the US only on a surplus lines basis through licensed surplus lines brokers. The exact coverage afforded by the product(s) described in this brochure is subject to and governed by the terms and conditions of each policy issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk.*

