



Insurance for Light Manufacturers

Our business is protecting your business™



You Make It. Let Us Protect It.

EMC Insurance Companies has the the knowledge and expertise to provide you with the right insurance coverage for your manufacturing operation. We offer a full range of commercial insurance products for the light manufacturing of **metal goods, wood products, furniture and fixtures, plastics, rubber goods, textiles, and electronic equipment or accessories.** And with our extensive loss control resources and expert claims knowledge, you'll get the dedicated service you expect from your insurance company.



Comprehensive Coverages Tailored to Your Needs

You can get the important coverage you need from EMC, including:

Essential Property Coverage for buildings, your business' personal property and the personal property of others.

Comprehensive Business Auto Coverage protects the commercial vehicles driven by your employees.

Commercial General Liability Coverage to protect your business from liability exposures, including premises and operations, independent contractors, product liability and completed operations.

Umbrella Coverage provides your business with additional security in the event of a catastrophic liability claim.

Workers' Compensation Insurance covers medical expenses and compensation for lost wages of workers who are injured on the job (available in select states).

Key Coverages for Your Business

Property and Inland Marine

- Manufacturer's selling price—valuation of finished product at the time of loss at the selling price, less discounts and expense the risk otherwise would have had
- Manufacturer's consequential loss assumption—in the event of loss to stock during the manufacturing process, pays for the reduction in value of the remaining in-process stock
- Brands and labels—to remove labels or stamp "salvage" on branded or labeled merchandise that's damaged by a covered loss
- Contractual penalties—for penalties resulting from failing to deliver product on time due to a covered property loss
- Deferred payments—for financial interest in business personal property sold under a written lease, installment sale, deferred payment or conditional sales

contract if the property sustained direct physical loss by a covered loss to the extent that insured is unable to collect the unpaid balance

- Patterns, dies, molds and forms
- Property in transit

Liability

- Additional insured governmental subdivisions, managers of premises and lessor of leased equipment
- Bodily injury includes mental anguish
- Extended property damage for property in your care, custody or control
- Product withdrawal expense—covers costs of withdrawing a product from the market due to a known or suspected defect.

Commercial Auto

- Towing and labor
- Temporary transportation expense
- Waiver of deductible for glass breakage
- Personal property of others
- Blanket coverage for additional insured

Read about more coverages on the next page.

Why EMC?

Our customers *Count on EMC*® for their insurance needs—and have for more than 100 years. And you can, too, because we are:

- A near national company offering property and casualty insurance in more than 40 states
- One of the top 60 property/casualty organizations in the country, based on net written premium
- Rated A (Excellent) by A.M. Best, an insurance credit rating organization
- Financially stable with assets exceeding \$3 billion

Learn more about EMC on the back page and at www.emcins.com.

We Offer You More Coverage Options

Manufacturer's Errors or Omissions

Manufacturer's errors or omissions can be added to your EMC policy, giving you the additional coverage that is not a part of the standard general liability coverage. This includes the coverage of financial damages your company could suffer as a result of an error or omission during your manufacturing process.

Why You Need Manufacturer's Errors or Omission Coverage

Your customer recalls a product due to a defective component you supplied. Not only is the product recalled, but many of your customer's clients are dissatisfied and don't want a replacement product. Your customer experiences significant expense and lost profits, and sues you.

A client places an order with a tight deadline, and you supply the parts on time. Later, the client notifies you that the part does not meet their exact specifications and can't be used. There's not enough time to produce more. As a result, your client loses a big contract and sues you to recoup the financial loss.

Data Compromise

Data compromise is designed to help your business respond to data breaches and offers identity theft recovery for designated executives of your company. The policy provides coverage for response expenses, defense and liability, and identity recovery.

What Data Compromise Coverage Can Do

Data compromise coverage would have provided the support and protection these companies needed to respond to a data breach:

A burglar stole a laptop from the human resources department with data on current and former employees, including birth dates and Social Security numbers.

Thieves mined a dumpster and obtained a large amount of credit card transaction and account statement information because the documents were not shredded.

A PC was stolen from an office that contained clients' bank accounts and routing numbers.

Detailed coverage information can be found on www.emcins.com/businessins/lightmanufacturers.
Talk with your EMC insurance agent to determine the right coverage for your operations.

Employment Practices Liability

Employment practices liability coverage, available by endorsement from EMC, pays for the liability damages and defense costs due to employment discrimination, wrongful termination or harassment charges brought by full-time, part-time, temporary and seasonal employees.

Here are some examples of when you might need employment practices liability coverage:

- Wrongful termination, discharge or dismissal
- Harassment, including sexual harassment
- Discrimination (based on age, gender, race, color, national origin, religion, sexual orientation or preference, disability or pregnancy)
- Retaliation
- Wrongful failure to employ or promote
- Violation of an individual's civil rights relating to a wrongful employment act

When Employment Practices Liability Coverage Can Help

A tool shop owner was sued by a long-time elderly employee for wrongful termination.

The employer had to move the employee to other positions in order to accommodate the employee's failing dexterity due to arthritis. The employee continued to have performance issues and was let go after several warnings. The suit was dismissed nine months later, but cost the employer \$25,000 in defense costs in addition to lost time and productivity.



Save Money With Free Loss Control Services

When you insure your business with EMC, you receive the added value of our free loss control services, no matter what the size of your company. We've been providing loss control services for our policyholders since 1926, and we invest nearly twice as much in loss control as most of our competitors.

EMC loss control professionals can give you suggestions and solutions that can lessen your risks. Whatever your coverage, you can take advantage of these services:

Ergonomics

Our on-site evaluations and online resources can help you spot ergonomic issues and educate your employees, saving you from losses that can often be avoided easily and inexpensively.

Slip and Fall Prevention

Slips, trips and falls are a leading cause of workplace injuries. Our loss control representatives are ready to help you develop a proactive approach to reducing these types of injuries in your facility. We also offer many online resources to help prevent these accidents.

Hazard Control Assessment

An EMC loss control representative conducts a comprehensive on-site survey to identify hazards that pose the greatest potential safety risks to your operations, and then proposes viable solutions to control or reduce these risks.

Injury Management

These great programs can help reduce the impact of injuries at your facility:

- Select provider programs assist with the costs of workers' compensation claims

- Return to work programs allow the employee to return to a productive position in the workplace sooner after an injury
- Prewrite screenings assess the abilities of a job applicant
- Work-site wellness programs can help control medical costs and enhance the long-term health of employees

Free Self-Directed Safety Training

Your employees can get safety training when it's convenient by using EMC's online training courses. The courses are delivered in short segments and can be viewed by individuals or groups. Each course provides a quiz to check employee understanding. And you can register, assign training and track your employees' training progress by using our easy online Training Management System.

The screenshot shows the EMC Insurance website's Loss Control Services page. The navigation bar includes 'Home', 'Business Insurance', 'Personal Insurance', 'Life Insurance', and 'Loss Control'. A search bar is located in the top right corner. The main content area features a banner with a worker in a safety vest and the text 'Protect your organization from unexpected loss'. Below the banner, there are sections for 'Loss Control Services', 'Top Online Services', and 'New In Loss Control'. The 'Loss Control Services' section includes a description of the services and a link to learn more. The 'Top Online Services' section lists various resources like 'Online Training', 'Safety Talks', 'Safety Signs', 'Safety Program Templates', 'Safety Video Library', 'Forms', 'Tech Sheets', 'Safety News', 'LifeSign Mobile App', 'Insights Newsletter', and 'All Online Services'. The 'New In Loss Control' section highlights 'Online Training' and 'Safety Program Templates'.

To make your facility a safer place to work, you also have access to easy-to-use online resources at www.emcins.com/losscontrol.

Reduce the Impact of Claims

EMC offers an array of valuable services to help your business keep claims to a minimum. We know the real measure of an insurance company is how well it responds to your needs at the time of a loss. So our primary goal—regardless of the size or type of your claim—is to handle it quickly, accurately and with as little interruption to your business operations as possible.

Experienced, Accessible Claims People

When it comes to responding to a claim, EMC will be there with the outstanding local service you deserve. We have trained, experienced claims professionals in each of our branch and service offices, ready to help when a claim arises.

Easy Claim Reporting

Choose from three easy claim reporting options:

Phone

Call our toll-free claim reporting number (888-362-2255), available 24/7.

Independent Agent

Contact your independent insurance agent.

Branch Office

Contact your local EMC branch office.



Medical Management Services

EMC offers a complete range of free medical management services to help your employees receive appropriate, cost-effective medical care after an injury and return to work as quickly as possible. These services include:

Medical Bill Review to ensure billing is reasonable, accurate, appropriate and in compliance with state laws, and to facilitate fair pricing of treatment related to employee injuries.

Pharmacy Benefits Management to facilitate fair pricing of medications related to employee injuries.

Utilization Review to monitor and maintain appropriate duration, setting and intensity of medical treatments, such as chiropractic care and physical therapy.

Case Management to maintain ongoing communication between you, your employees and medical providers.

Rehabilitation Services to help create a smooth transition for employees to return to work and to increase the potential for an early return to work.

Independent Agents, Local Expertise

When you work through your independent insurance agent, you can get a superior level of personalized service and expertise, and the consultation you need to understand the insurance process. That's why EMC distributes products solely through the independent agency system.

Because EMC operates through a network of 20 branch and service offices throughout the country, we're there for you when you need us. You can *Count on EMC*[®] to provide exemplary local service in underwriting, claims and loss control—top-notch service that can only come from our more than 2,100 knowledgeable, well-trained insurance professionals.

With EMC, you get great insurance coverage, outstanding loss control services and the local attention you deserve.

Count on EMC[®]

EMC Insurance Companies is in the top 50 property/casualty organizations in the United States and is one of the largest property/casualty companies in Iowa, based on net written premium. EMC is rated A (Excellent) by A.M. Best, the premier insurance credit rating organization that rates a company's ability to meet their obligations to policyholders.* The company has surplus of \$1 billion and assets of more than \$3 billion.

Organized in 1911 to write workers' compensation protection in Iowa, EMC Insurance Companies now offers property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. With more than 100 years of experience, customers know they can *Count on EMC*[®]—and you can, too.

Contact Us

Contact your local independent insurance agent and ask about insurance from EMC.

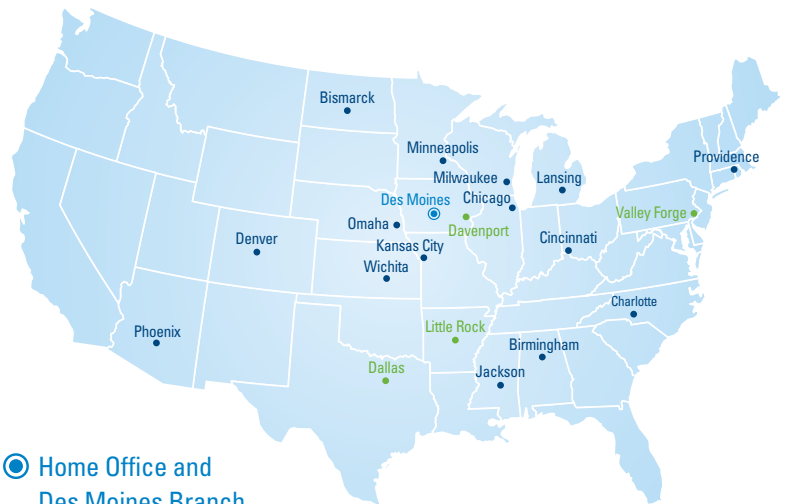
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EMC Office Locations



- Home Office and Des Moines Branch
- Branch Offices
- Service Offices



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*The A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations using a rating scale of A++, A+, A-, B++, B+, B-, C++, C+, C-, D, E, F, S.