Products liability

Markel US
– wholesale

Markel covers products on a blanket or specified basis, so we can supplement traditional insurance policies or fill the gap for new product development. Our flexible coverage can be packaged to meet the needs of manufacturers, importers, repackagers, sellers, or distributors of a wide range of products. We have the ability to meet non-standard risks head-on and offer innovative terms to solve the policyholder's insurance needs.



Policy highlights

- Blanket additional insured and waiver of subrogation
- Broadened definition of insured
- Limited active assailant and crisis event coverage
- Limited civil penalty reimbursement
- Mental anguish resulting from bodily injury
- Premium and audit waiver
- Product design (first-party)
- Products recall expense indemnification
- Worldwide coverage

Coverage

- Commercial general liability
- Products liability
- Discontinued products liability

Target classes

- Specializing in hard-to-place products liability accounts
- Manufacturers, importers, repackagers, sellers, and distributors of:
  - Automotive and related parts, critical and noncritical
  - Clothing, apparel, and protective gear
  - Concrete products – structural and nonstructural
  - Consumer products
  - Electrical equipment and component parts
  - Food and beverage
  - Industrial and agricultural machinery and equipment
  - Metal goods
  - Plastic and rubber goods
  - Pre-fabricated buildings
  - Soaps, detergents, degreasers, cleaning products
  - Sporting goods and fitness equipment
  - Toys and infant care items
  - Utility and equipment trailers
  - Wood and paper products
- Will consider most risks, including:
  - Non-renewed risks
  - Risks with claim activity
  - Risks seeking vendor-dictated limit requirements
  - Start-up companies
  - New products

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Maximum limits of liability

- $1m/$2m/$2m limits for occurrence
- Up to $5m/$5m/$5m for claims-made

Minimum premium

- Primary
  - Occurrence – $5,000
  - Claims-made – $3,500

Regional Contacts

View the wholesale contact directory

Submissions

(See map in directory link above)

Southeast:
southeast@markel.com
West:
west@markel.com
Central:
central@markel.com
Northeast:
northeast@markel.com

→ **Explore more products here.**

Whether you are a business, organization or individual we are passionate about helping you prevent losses and will be there to help get you back on track when the unexpected happens.

For more information on our loss prevention and claims services, visit:
markel.com/claims

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