

Targeted Insurance Protection

MANUFACTURERS' PROGRAM

Metal Goods

TARGET
MARKETS

Protecting your metal goods manufacturing business

Providing your customers with high-quality metal products requires that you continuously focus on your business. You can count on The Cincinnati Insurance Company to provide an insurance program to meet your unique needs.



Choose an insurance program that leaves you free to focus on your business.



Everything Insurance Should Be®

Insurance specific for your needs

Selecting the appropriate insurance is essential for your metal goods manufacturing business. Count on your local independent insurance agent representing Cincinnati to assemble an insurance program and to provide a level of service that leaves you free to focus on your business.

Selecting the right company

With Cincinnati's Manufacturers' Program, know that you have an insurance program from a company offering:

- a management team specifically dedicated to keeping your program on the leading edge
- superior claims service provided by Cincinnati professionals who typically live in or near your community
- loss control services and programs, helping you reduce or avoid loss and plan ahead for a catastrophic event
- high financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises. Please visit cinfm.com and Financial Strength to see our latest ratings
- multi-year policy terms available in most states for many coverages, saving you the added time and expense of annual renewals

A policy forged to protect you

Your Manufacturers' Program provides the same standard property and liability coverages that all businesses require, including loss of business income, ordinance or law, sewer back up and more. You also receive distinctive enhancements:

- valuing finished stock at the selling price in the event of a covered loss
- extending replacement cost valuation to stock other than finished stock – when business personal property is insured at replacement cost (no deduction for depreciation)
- covering personal property against marring or scratching up to \$10,000
- providing coverage for theft up to the business personal property limit for patterns, molds, dies and forms
- providing coverage for personal property while airborne or waterborne resulting from a covered loss
- reimbursing you for your actual expenses to recharge fire suppression systems and extinguishers after a covered loss

Optional extra strength

You receive a bundle of more than 35 coverage enhancements increasing certain limits and adding coverages specific to the needs of your manufacturing operation:

- increasing coverage up to \$25,000 for theft of precious alloys and metals
- adding up to \$25,000 for resultant loss to parts, paying for the reduction in value of undamaged stock after a covered loss to other stock in the manufacturing process
- increasing the limits up to \$100,000 for covered loss to personal property off premises at temporary locations or at fairs or exhibits

- providing up to the building limit of insurance for covered loss to underground property, like foundations of buildings, machinery, boilers and for underground pipes, flues and drains
- adding up to \$10,000 for contract penalty expense when you are required to pay a contract penalty for untimely delivery of products due to a covered loss
- providing up to \$100,000 for your loss of income when your operations are suspended due to direct loss to a dependent property
- increasing coverage up to \$100,000 for personal property in transit
- adding up to \$35,000 of coverage for theft of personal effects, including employees' tools used in your business
- giving you the option of choosing your level of crime protection with either the CinciPlus® Crime XC or XC+ Endorsement. Both crime options bundle several valuable crime coverages into a single endorsement for an additional premium



Other options complete the package

You can purchase a variety of additional coverages to customize your insurance program.

The Crisis Event Expense Coverage Endorsement provides coverage for loss resulting from a covered crisis event at your premises.

Commercial Umbrella supplements your package policy with expanded coverage and higher limits of liability to cover unforeseen catastrophic liability losses.

Round out your insurance portfolio by considering products from The Cincinnati Life Insurance Company. Protect your business's key people, employees and owner(s) with whole or universal life products or term insurance. We also offer a payroll deduction program with minimum participation beginning at only five employees.

(Continued on reverse.)

Helping to control risk

As a Cincinnati policyholder, you can take advantage of consultations, education and training services available from experienced and knowledgeable loss control representatives, addressing:

- effective hiring practices
- sexual abuse/molestation exposures
- workers' safety
- crisis response planning
- physical hazards

Accessing discounted services

You also benefit by receiving discounted rates from vendors offering specialized loss control services:

- background screening services – helping with pre-employment screening
- regulatory and compliance online training – providing valuable resources for your business
- online streaming training videos – providing your employees safety instructions
- portable alarm systems – protecting your assets

Choosing coverage from the right people

Cincinnati's commitment to you is simple. We deliver service from people who know you, your business and your community – your local independent insurance agent and, in most cases, a local claims representative. You can count on your agent and Cincinnati Insurance to be there, giving you the peace of mind you deserve.

Your local agent recommending coverage can provide more details about this program and valuable services available.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through ☐ The Cincinnati Insurance Company or one of its wholly owned subsidiaries – ☐ The Cincinnati Indemnity Company, ☐ The Cincinnati Casualty Company or ☐ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through ☐ The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2015 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission.