

# Products Liability

Admiral Insurance Group offers products liability coverage that is designed for moderate-to-high-risk accounts. This coverage is made available exclusively by our national network of wholesale brokers.

## What's at Risk

When a product breaks, doesn't perform as promised-- or worse--turns deadly, manufacturers, importers, distributors, and even sellers can be accused of negligence, regardless of actual fault. Products liability coverage protects your clients in the event of a defective product. Every business must protect their business and assets against these potential claims.

## Our Solution

Admiral's products liability coverage is targeted to manufacturers and distributors of a wide range of products from moderate-to-high-risk. We offer many attractive coverage features and benefits.

## The Admiral Advantage

Admiral Insurance is a full-line specialty operation offering a broad spectrum of commercial casualty and professional liability insurance products. Since 1979, Admiral has been a member company of W. R. Berkley Corporation, whose insurance company subsidiaries are rated A+ (Superior) by A.M. Best Company.

\*A.M. Best 2025 Financial Strength Rating

*The partnership you want,  
the advantage you need.*

# Casualty Coverage for Products Liability

## Coverage Capabilities

- From new start-ups, established businesses, to businesses being sold/ discontinuing operations
- Stand-alone products liability, or full CGL
- Discontinued products liability - entire product line or specific products
- Occurrence or claims-made coverage form
- IBNR (nose) cover; retroactive coverage for gaps in prior insurance
- Primary commercial general liability (CGL) up to \$5M available
- Excess follow form available up to \$10M, subject to combined primary/ excess limit of \$11M
- ISO and Admiral forms & enhancements
  - "Swing premium and premium audit waiver": flexibility for sales more/ less than anticipated; money back or no audit in many cases.
  - "Manufacturers and distributors enhanced coverage": includes med-pay for product-related losses, product design coverage, a collection of additional insured forms and more.
- Worldwide coverage available
- Product withdrawal expense (CG0436) coverage available
- Deductible options ranging from zero/no deductible, low, to self-insured retentions with approved TPAs

## Sample Classes

- Amusement products from playground equipment, bounce houses, roller coasters to water slides
- Automobiles and auto parts - OEM to after-market
- Chemicals, paints, coatings, sealants, adhesives
- Firearms - specialty guns, shotguns, rifles and parts, ammunition and accessories
- Industrial machinery/mobile equipment/machinery parts, valves, gaskets and oil and gas/energy products
- Instruments/tools
- Medical equipment/expendables - no implantables/products left in body
- Safety products of all types, PPE and hand sanitizer
- Sporting goods, powersports equipment and parts - no contact sports helmets
- Toys, consumer goods and electronics
- Trailers, truck bodies and modifications and conversions, RVs and camper trailers

**We pay higher commissions on Products business, contact your Admiral Underwriter!**



## Contact Your Local Branch

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