

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 2024 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

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

Admiral

INSURANCE GROUP

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Products and services described above are provided through various surplus lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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