

Specialty Casualty



Manufacturers & Distributors

Serving a niche market, AmTrust E&S Insurance Services provides Commercial General Liability and Products Liability Coverage for a broad spectrum of small to mid-sized manufacturers, distributors and importers of industrial and commercial products. Although our focus is on professional end users, we will selectively entertain consumer-based products based on exposure and loss history.

Target Risk Profile

AmTrust E&S is interested in accounts with the following characteristics:

- Moderate- to higher-hazard risks
- Non-latent and very limited systemic exposure
- Severity loss potential preferred over frequency
- Strong loss control and risk-management practices

Coverage Highlights & Advantages

- ISO coverage form: Minimizes explanation to clients and makes it easier to build layers above us and to stay current with coverage advancements
- Primary product/completed operations liability insurance (including premises operations)
- Discontinued Products Liability insurance
- Occurrence and claims-made coverage triggers available (Retro date continuity provided)
- Defense outside and inside the limits
- Identity Recovery Coverage – included no charge

Optional Coverages

- Preferred Manufacturer's Enhancement Endorsement
- Employee Benefits Liability
- Primary and non-contributory wording
- Stop Gap Liability
- Vendors Coverage
- Waiver of subrogation
- Customized coverage extensions

Policy Limits / Capacity

- \$1M per occurrence/\$2M general aggregate/\$2M products and completed operations aggregate
- Higher occurrence & aggregate limits are available for suitable risks

Premium & Attachment Thresholds

- Minimum premiums vary by class, generally starting at \$10,000
- Guarantee cost up to a \$25,000 deductible
- Self-Insured Retention starting at \$25,000

Targeted Classes

The following are just some of the classes of business written that reflect our broad appetite:

- Air conditioning and heating equipment
- Alarms systems
- Auto, bus, motorcycle and truck parts
- Customizing and conversion of vehicles
- Cable, chain and wire rope
- Clothing and wearing apparel
- Compressors, pumps and valves
- Construction equipment, no scaffolding
- Engine and turbine equipment and parts
- Electrical components and equipment
- Exercise Equipment
- "Green"/eco-friendly products
- Instruments: process, control, analytic, diagnostic
- Machinery manufacturers including: conveyor systems, material handling, agricultural, recycling and waste management
- Medical and dental products, non-invasive
- Metal goods; pipe or tube manufacturing
- Plastic, rubber or metal supply goods
- Recreational, sporting, athletic equipment - no helmets, no trampolines
- Safety equipment and protective apparel
- Surgical instruments and expendable products
- Tanks and pressurized vessels
- Trailers
- Textiles



AmTrust E&S Insurance Services
An AmTrust Financial Company

www.amtrustes.com

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Why AmTrust E&S

- **Flexible, knowledgeable, individual risk underwriters:** No matter how complex or difficult the coverage, our experienced underwriters will work closely with you to develop a custom-made solution.
- **Limited distribution platform:** Offering limited appointments to a select number of brokers provides a competitive advantage and fosters meaningful trading partnerships.
- **Dedicated claims team:** Our experienced claims professionals are committed to providing best-in-class claims management and working aggressively to protect your clients' interests.
- **Strength and stability:** Our coverage is backed by the exceptional financial strength and solid claims-paying ability of AmTrust Financial Services, rated "A-" (Excellent) by A.M. Best.

About AmTrust E&S

AmTrust E&S Insurance Services, Inc. is an excess and surplus underwriter of specialty insurance products designed to meet the unique coverage and claims-handling needs of a diverse array of hard-to-place/nonstandard risks.

We distribute our products through a select group of licensed and contracted surplus lines brokers. Coverage is offered on a non-admitted basis in all 50 states and the District of Columbia through our underwriting divisions: Commercial Casualty, Professional Liability and Contract Binding.

AmTrust E&S Insurance Services is a subsidiary of AmTrust Financial Services, Inc., a multinational property and casualty insurer with an A.M. Best rating of "A-" (Excellent), FSC "XV," Stable Outlook.

To learn more about our products and services, visit www.amtrustes.com.

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If you are interested in an appointment with AmTrust E&S or in learning more about our products and services, please contact us or visit our website at www.amtrustes.com.



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