

PRODUCT MANUFACTURERS & DISTRIBUTORS

Westchester's Product Manufacturers & Distributors pollution liability policy covers third-party claims resulting from pollution conditions arising from the insured's product, and includes coverage for: bodily injury liability, property damage liability, and cleanup costs. It is available as a stand-alone policy, or in a combined package with other coverages, including: general liability, contractor's pollution liability, and premises pollution liability. It features the option of either claims-made or occurrence coverage, and multiple products and manufacturing locations may be included on one policy. Additional coverages are available, including: primary commercial auto and follow form excess.

Minimums

- \$5,000 minimum premium

Limits

- Up to \$10 million

Restricted Classes

- Food, cosmetic and pharmaceutical related products
- Aerospace products
- Medical equipment
- Consumer products
- Hydraulic fracturing and oil/gas drilling products
- Pesticide/Fertilizer Products
- Firearms/Ammunition

Preferred Classes

- Drums & containers
- Storage tanks
- Valves
- Pipes, pipe fittings
- Industrial chemicals
- Coatings – paints, varnishes
- Industrial soaps, detergents, cleaners
- Air/water filtration equipment
- Instruments, gauges
- Compressors, pumps
- Containments systems
- Environmental monitoring and remediation systems

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