



Product liability
insurance
with the muscle
to take on products
too fierce to mention.

Covering your world one risk at a time.®

 SHAND MORAHAN
MARKEL & COMPANY, INC.

Building a better mousetrap is never without risk. In today's litigious climate, manufacturers, sellers and distributors can never be certain they won't be held responsible for a malfunctioning product.

The Problem

Securing quality, comprehensive liability insurance for all types of product, regardless of complexity.

The Risk

Costly and disruptive lawsuits brought against product manufacturers, importers, sellers or distributors, despite actual liability.

The Solution

Product liability insurance offered through Shand Morahan. Coverage with the muscle to take on projects too fierce to mention.

A complicated product liability risk can scare some companies away. Not Shand. Our experience allows us to meet the ferocious head on, without neglecting the tamer accounts. When it comes to product liability coverage, at Shand the answer to, "Can you cover this," is almost always Sure!

The Shand Advantage*

- Flexible liability coverage for manufacturers, importers, sellers or distributors of a wide range of products
- Claims made coverage, which is particularly suited to smaller, start-up companies
- Worldwide coverage
- Will consider most risks including:
 - Risks with low sales
 - Medical & sports equipment; vitamins, drugs, supplements; automotive & industrial products, health & fitness products
 - New products
 - Risks with claims
- Coverage options to suit an insured's needs:
 - Product liability only or products including GL
 - Product liability with Design E&O
 - Product liability with Vendors and/or Product Recall Expense coverage
 - Excess liability coverage
- 30+ years underwriting & claim handling experience
- 24/7 access to our website, www.shand.com
- Financial stability - part of the highly regarded Markel Corp.
- Written through an affiliated A.M. Best "A XIII" rated carrier

*For complete terms and conditions, refer to the policy itself. Coverage is subject to exclusions in the policy.