

# Light Industrial Policy



Industrial processing businesses are diversified and highly specialized, requiring broader coverage than is normally provided under standard commercial lines policies. Central's Light Industrial Policy is specially designed to provide the property and liability protection needed by most types of Light Industrial Business:

## Property Protection

Property coverages that are especially important to the light industrial business, include protection for Building, Personal Property (including stock), Personal Property of Others, and Loss of Business Income.

## Additional Property Protection Available

The Light Industrial Policy includes the Premier Plus endorsement with a blanket limit of \$25,000. This limit applies separately to each premises listed on the policy. In the event of a covered loss, the blanket limit can be applied to the various property and crime related coverages. The blanket limit may be increased to \$50,000, \$100,000, or \$250,000 for an additional charge.

In addition, the following coverage endorsements may be offered to address the various exposures presented by your Light Industrial client:

- Business Income (Actual Loss Sustained)
- Cyber Suite\*
- Earthquake and Flood
- Equipment Breakdown/Tech Advantage
- Manufacturer's Plus Coverage – an Inland Marine enhancement

## Liability Protection

Business Liability coverage protects against legal liability resulting from covered claims of others for bodily injury and damage to their property. It also provides coverage for your legal expenses in the event of a costly lawsuit arising from such claims. Liability limits are available from \$300,000 to \$1,000,000 (per occurrence). Higher limits are available under our Commercial Excess policy.

## Additional Liability Protection Available

Liability options available for an additional premium are:

- The General Liability Plus (GL Plus) Endorsement provides a number of general liability enhancements in one convenient package at a very affordable price.
- Limited Products Withdrawal Expense
- Limited Pollution Liability coverage for a short term event
- Employment Practices Liability
- Hired and Non-Owned Auto Liability
- Manufacturers E & O
  - Protects the insured for claims their clients bring for economic loss due to a manufacturing mistake where no property damage occurred.

\* CyberOne and Data Compromise applies in New York.

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- Limits available:
  - \$10,000 occurrence/\$25,000 aggregate
  - \$25,000 occurrence/\$50,000 aggregate
  - \$50,000 occurrence/\$100,000 aggregate
- Eligibility:
  - Sales under \$5 million
  - Any class included in Central's Light Industrial Program except food or beverage manufacturers

## Additional Services

Every Central policy is backed by our Loss Control and Claims Services. Central's loss control consultants are available to help you protect your business and profits through safety and accident prevention activities designed to reduce and control hazards to people and property. However, if you should ever experience a claim, Central's Claims representatives will provide prompt, fair claims handling consistent with the size and complexity of the loss.

## Questions?

Your agent is backed by a company with a reputation for prompt, friendly service. Please contact your agent with any questions regarding this coverage.

A (excellent) rating by A.M. Best Company



Trusted Choice® agencies are dedicated to you and are committed to treating you as a person, not a policy. To learn more about Trusted Choice®, visit [www.trustedchoice.com](http://www.trustedchoice.com).

Contact us today to learn more.



The Central Insurance Companies are comprised of Central Mutual Insurance Company and All America Insurance Company.

The coverages described here are in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

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