

# IS YOUR LIABILITY INSURANCE PROTECTION BROAD ENOUGH?



## How do you – as a manufacturer or distributor – protect yourself against the risk exposures associated with the sale or supply of products to others?

Product liability insurance protects you if your product causes:

- Accidental bodily injury.
- Accidental loss of, or damage to, third party property.

This insurance is a safe and easy way to manage the risk liabilities that result from:

- Design defects.
- Manufacturing errors.
- Improper instructions.

It indemnifies you against all sums, payable by you, as damages.

### MARSH'S PRODUCT LIABILITY SOLUTION

Marsh has designed a comprehensive solution made available to manufacturers and distributors based in Hong Kong.

We have appointed a panel of reputable international insurers to underwrite the solution. These insurers each have a dedicated claims team who are able to manage your claims anywhere in the world.

### SOLUTION HIGHLIGHTS

This tailored insurance solution offers:

- **Competitive Premiums**
- **Comprehensive Coverage**  
Broad terms of cover including: product recall expenses (both first party and third party), legal defense costs, and cover for products.
- **Nil Deductible Including Investigation Cost**
- **Quick Response Time**  
Quotations are provided within two working days.
- **Maximum Policy Limit of US\$10 Million**

Marsh also offers optional desk review risk engineering services, at no additional cost.

### VALUE ADDED SERVICES

Marsh Risk Consulting (MRC) offers a range of technical consulting services designed to obtain the best underwriting information and risk mitigation recommendations.

MRC can:

- Conduct on-site client interviews, inspections and surveys.
- Review and verify client information and provide recommendations.
- Conduct risk management and loss prevention training to enhance risk management awareness - ultimately reducing the number of claims.

To discuss how Marsh's Product Liability solution can make your life easier, please contact:

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## WHY CHOOSE MARSH?

Our scale, industry experience, and networks ensure you have access to the most robust and appropriate insurance that provides all the protection your business needs, at an affordable price.



We concentrate on **understanding the risks your business faces.**



We work on your behalf to **build exclusive solutions that offer genuine protection for your business.**



We can help you **put strategies in place to reduce your risk exposures.**



We work with you to **minimize your insurance premiums** and maximize your policy value.



We provide **personalized support to respond quickly** to your evolving needs.



Our dedicated claims staff can offer **advice on claims management.**



**MARSH IS A GLOBAL LEADER IN INSURANCE BROKING AND INNOVATIVE RISK MANAGEMENT SOLUTIONS.**

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