

Targeted Insurance Protection



Manufacturers' Program Food Products



Choose an insurance program that leaves you free to focus on your business.



Manufacturers' Program

Protecting your food manufacturing business

Providing your customers with high-quality food products requires that you continuously focus on your business. You can count on The Cincinnati Insurance Company to provide you with an insurance program specific to your unique needs.

Selecting your insurance

Selecting the appropriate insurance is essential for your food manufacturing business. Count on your local independent insurance agent representing Cincinnati to assemble an insurance program and to provide a level of service that leaves you free to focus on your business.

Selecting the right company

With Cincinnati's Manufacturers' Program, know that you have an insurance program from a company offering:

- a management team specifically dedicated to keeping your program on the leading edge
- superior claims service provided by representatives who live in or near your community
- loss control services and programs, helping you reduce or avoid loss and plan ahead for a catastrophic event
- high financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises. Please visit cinfm.com and Financial Strength to see our latest ratings
- multi-year policy terms available in most states for many coverages, saving you the added time and expense of annual renewals

A policy customized for your taste

Your Manufacturers' Program provides the same standard property and liability coverages that all businesses require, including loss of business income, ordinance or law, sewer back up and more. You also receive distinctive coverage enhancements:

- valuing finished stock at the selling price in the event of a covered loss
- extending replacement cost valuation to stock other than finished stock – when business personal property is insured at replacement cost (no deduction for depreciation)

- covering personal property against marring or scratching up to \$10,000
- providing coverage for theft up to the business personal property limit for patterns, molds, dies and forms
- providing coverage for personal property while airborne or waterborne resulting from a covered loss
- reimbursing you for your actual expenses to recharge fire suppression systems and extinguishers after a covered loss

Quality protection assured

You receive a bundle of more than 35 coverage enhancements increasing certain limits and adding coverages specific to the needs of your manufacturing operation:

- increasing coverage up to \$25,000 for theft of precious alloys and metals
- adding up to \$25,000 for resultant loss to parts, paying for the reduction in value of undamaged stock after a covered loss to other stock in the manufacturing process
- increasing the limits up to \$100,000 for covered loss to personal property off premises at temporary locations or at fairs or exhibits
- providing up to the building limit of insurance for covered loss to underground property, like foundations of buildings, machinery, boilers and for underground pipes, flues and drains
- adding up to \$10,000 for contract penalty expense when you are required to pay a contract penalty for untimely delivery of products due to a covered loss
- providing up to \$100,000 for your loss of income when your operations are suspended due to direct loss to a dependent property
- increasing coverage up to \$100,000 for personal property in transit.
- adding up to \$35,000 of coverage for theft of personal effects, including employees' tools used in your business
- giving you the option of choosing your level of crime protection with either the *CinciPlus® Crime XC* or *XC+ Endorsement*. Both crime options bundle several valuable crime coverages into a single endorsement for an additional premium



Adding the finishing touches

You can purchase a variety of additional coverages to add the finishing touches to your insurance program.

The Crisis Event Expense Coverage Endorsement provides coverage for loss resulting from a covered crisis event at your premises.

Commercial Umbrella supplements your package policy with expanded coverage and higher limits of liability to cover unforeseen catastrophic liability losses.

Round out your insurance portfolio by considering products from The Cincinnati Life Insurance Company. Protect your business's key people, employees and owner(s) with whole or universal life products or term insurance. We also offer a payroll deduction program with minimum participation beginning at only five employees.

Helping to control risk

Your policy comes with loss control services provided by an experienced and knowledgeable loss control representative who is available for consultations, education and training services. You receive help to proactively manage risk and create a safe environment, addressing:

- effective hiring practices
- sexual abuse/molestation exposures
- workers' safety
- crisis response planning
- physical hazards

You can also access discounted premier background screening services at rates up to 80 percent off the base rate when you choose Cincinnati Insurance. By signing up for background screening services, you are taking effective steps to proactively manage risk and protect your business.

When it comes to something as important as your business – your livelihood – you can trust your agent and Cincinnati Insurance to be there, giving you the peace of mind you deserve. Ask your local independent agent representing Cincinnati about the eligibility of your business for this valuable program.



This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through □ The Cincinnati Insurance Company or one of its wholly owned subsidiaries – □ The Cincinnati Indemnity Company, □ The Cincinnati Casualty Company or □ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through □ The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. cinfm.com

Copyright © 2013 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission.



Please recycle.