



The Plastics + Rubber Goods Manufacturers industry in a nutshell:

New Technology. New Products.

[New Risks, too.]

From degradable plastics to nanotechnology, radio frequency ID and rubber chemistry developments, the plastics and rubber goods industry is brimming with emerging technologies. But new opportunities come with new worries. >

Fortunately, Travelers IndustryEdge is always in-synch by offering real solutions to real-world situations.

Travelers. Providing middle market industries with a competitive *edge*.

A combustible dust explosion causes major damage in the plant.

A key mill breaks down, causing significant loss of production and income.

An employee slips and falls at the plant.

< injection molding
rubber product >
plastic product >>



For Plastics & Rubber Goods Manufacturers, IndustryEdge® Delivers

Whether it's coverage for equipment, property, auto fleet, products recall or employees, IndustryEdge for Plastics & Rubber Goods Manufacturers provides the coverage and support necessary to keep operations running smoothly in the event of loss or damage.

In addition to a complete package of core coverages, Travelers is your single-source for specialized coverages such as ocean cargo for worldwide products shipments, inland marine for movable property, or management liability.

Available coverages include:

- | | |
|-----------------------------|----------------------------------|
| • Property | • Equipment Breakdown |
| • General Liability | • Global Companion SM |
| • Workers Compensation | • Inland Marine |
| • Commercial Auto | • Ocean Marine |
| • Umbrella/Excess Liability | • Management Liability |

The Travelers Difference

Expansive appetite

Our investment in pre-quote risk control means we are able to consider insuring manufacturers who may have higher product and property risks, but good risk controls.

More comprehensive, specialized coverages

Travelers IndustryEdge provides better coverage than other insurers! Our Worldwide coverages — including *Product Liability*, *Product Recall* and *Dependent Property* — go beyond the domestic-only coverage typically offered by competitors.

Losses can have a far-reaching impact on a business. Below are just a couple of features we offer to help mitigate risks.

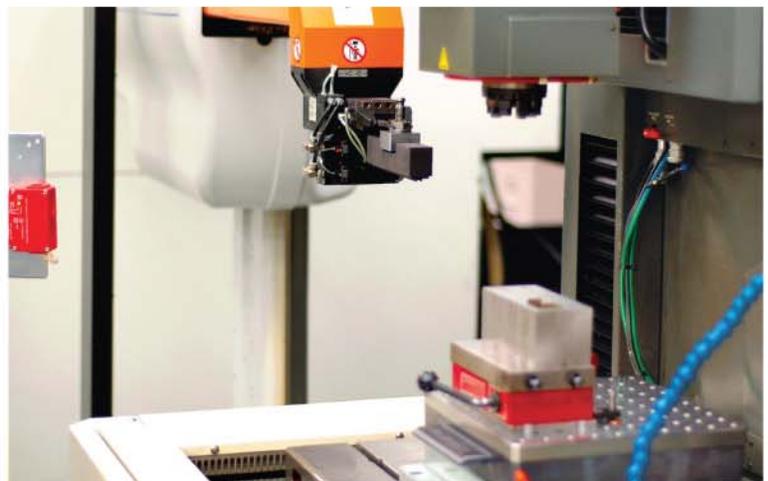
- **Manufacturer's Selling Price Valuation** includes the lost profit margin of damaged finished stock.
- **Consequential Loss Coverage** reimburses for undamaged parts that decline in value as a result of a covered loss. More detail is on the next page. >

Specialized Risk Control and Claim Services

We're experts in understanding the risks manufacturers face — in fact, more than one third of our Commercial Accounts customers are manufacturers.

Looking to go
Green?
We're in-synch.

Our Green Building Endorsement for commercial properties promotes the use of environmentally friendly building materials as replacement components following a Covered Cause of Loss.



Compare Travelers — You'll see our *Edge*

Take a look at just a few ways IndustryEdge Coverage for Plastics & Rubber Goods Manufacturers helps protect business success:

General Liability Coverage

What if:

A defective product causes damage?

A U.S.-based manufacturer receives notice that one of its products sold overseas leaked. The leakage ruins an antique table worth tens of thousands of dollars. The customer brings a claim overseas.

There is a product recall?

A U.S.-based manufacturer produces a product sold globally and later discovers that a design flaw poses a risk to consumers. The manufacturer must recall the product from the global marketplace to prevent injuries and the ensuing lawsuits.

A facility suffers water damage after a fire?

A fabricator rents a secondary facility to handle increased production and experiences a small fire. The building is salvaged, but in addition to damage caused by the fire, the sprinkler system causes water damage.

The IndustryEdge Advantage

Our **Limited Worldwide Liability coverage** - indemnity basis provides protection for all indemnity costs associated with a claim. Many other insurers have domestic only coverage territories that exclude coverage entirely for a claim brought overseas.

Our **Product Recall coverage** provides a single limit that offers protection for the various expenses associated with recalling a product, including advertising, employee overtime and the cost to replace. Many other insurers offer only domestic coverage and include sub-limits for the various types of expenses, creating a financial exposure for policyholders.

Our **Damage to Premises Rented to You coverage** extension includes damage from fire, water, lightning or explosion. Many other insurers only cover fire damage, creating a gap in coverage that could leave policyholders responsible for paying for water damage out of pocket.

Property Coverage

What if:

Finished stock is damaged?

A manufacturer suffers a fire in a warehouse and loses finished stock with a selling-price value of \$10 million. The cost to produce the finished stock was \$5 million.

Supplier problems cause lost revenue?

A manufacturer receives its raw materials from a single supplier overseas. A fire damages the supplier's plant, which creates a temporary situation where they are unable to provide materials. Without a steady supply of raw materials, the manufacturer is unable to produce finished goods — and revenues decline.

Companion parts are damaged?

A manufacturer produces a complex product for a client. A fire damages one component. In addition to the physical loss, the damage reduces the value of the non-damaged portion of the product.

The IndustryEdge Advantage

Our **Manufacturer's Selling Price valuation** of stock losses protects policyholders from lost profits if damage to finished goods occurs, up to the policy limit. In this case, Travelers provides coverage for the \$10 million market value of the finished stock. Many other insurers only reimburse their policyholders for the cost to produce the products.

Our **Worldwide Dependent Property coverage** provides protection for lost Business Income that results from direct physical damage to a dependent property located worldwide.

Our **Consequential Loss coverage** provides protection from the decrease in value of undamaged goods that is caused by a covered loss to companion parts. Many other insurers exclude consequential loss, creating a financial exposure for policyholders.

Equipment Breakdown Coverage

What if:

Equipment breaks down?

A critical piece of equipment breaks down. The plant loses 20 percent of its production, and incurs the extra expense of paying employees overtime to meet the contractual production requirements of its customers.

The IndustryEdge Advantage

Our **Equipment Breakdown coverage** provides protection not only for damaged equipment and lost business income, but also extra expense. Many other insurers exclude these key coverages, exposing a gap in coverage.

Why Choose Travelers?

Industry-leading Risk Control

Access to Industry-leading Risk Control support is an immediate benefit of Travelers insurance.

Our Plastics and Rubber Goods Manufacturing customers rely on our staff of experts, located throughout the country, to identify and provide practical, cost-effective risk management solutions to a full spectrum of industry-specific concerns including:

- Industrial Hygiene Exposures
- Ergonomics and Materials Handling
- Machine Guarding and Lockout/Tagout
- Fleet Management
- Post-Injury Management
- Fire Protection Engineering
- Business Continuity and Crisis Management
- Product Liability (including imported products)

Comprehensive Web site to help our customers manage their risk exposure.

At travelers.com/riskcontrol, IndustryEdge provides 24/7 full-featured access to the latest safety and loss prevention information available. The following are just a few of the resources our customers find to be indispensable.

- [Travelers Virtual Risk ManagerSM](#), an online self-assessment tool that helps identify safety performance gaps and delivers a customized action plan to address unique safety needs;
- [TravSourcesSM](#), a one-stop shop for Risk Control's collections of resources packaged by industry or exposure;
- [TravCoursesSM](#), a wide selection of classroom, Webinar and computer-based training courses, provided at no cost;
- [Complimentary newsletters and news alerts](#) to stay current on safety and risk control related developments;
- [Access to more than 1,500 risk control resources](#), including technical bulletins, guides, sample programs, checklists, forms and training materials; and
- [Access to Laboratory services](#) to help identify and address biological, chemical and physical agents related to occupational risks.

Responsive Claim Service

Workers Comp claim? Property loss? We have the *edge* to respond quickly!

- Our [state-of-the-art TravComp[®]](#) workers compensation claim management technology combines with more than 2,500 co-located claims and medical professionals to promptly handle, thoroughly investigate and fairly resolve workers compensation claim issues.
- Our [nationwide network](#) of highly-trained claims professionals are equipped to manage claims to prompt and fair resolutions.
- Our [catastrophe response team](#), arguably the best in the industry, has mobile units ready for immediate dispatch.

When an unexpected loss occurs, we offer convenient claim reporting by phone or Internet — 24 hours a day, 365 days a year. **800.238.6225** / travelers.com

Personalized, Local Attention

Our local field office personnel is there for you when you need us.

While Travelers is one of the nation's largest writers of commercial insurance, we pride ourselves on our localized approach. Our field offices, coupled with a network of regional offices, ensure responsive, knowledgeable, personalized service.

Financial Stability

Travelers has the name you can trust and the financial strength you can count on.

When losses occur, Travelers has the financial resources to pay claims promptly. Our philosophy of conservative fiscal management gives our customers the confidence that we will be there for them when the unexpected happens. As a FORTUNE 100 company, we are the second largest commercial property-casualty insurance underwriter in the United States (based on direct written premium). With more than 150 years of insurance experience, you can trust us to expertly handle it all — from underwriting to risk management to claim service.

**Contact us today for
more information
about IndustryEdge
for Plastics & Rubber
Goods Manufacturers.**

- > **Manufacturers:** Call your independent Travelers agent or broker
- > **Agents:** Contact your Travelers Commercial Accounts representative

Or visit travelers.com



The Travelers Indemnity Company
and its property casualty affiliates
One Tower Square
Hartford, CT 06183

travelers.com

.....
This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

© 2008 The Travelers Companies, Inc. All rights reserved. CP-6368 New 8-08