

# Products Liability



Richmond National provides unique coverage options for small to mid-size manufacturers, distributors, and importers. We offer General Liability and Products/Completed Operations Liability coverage forms on both an Occurrence and a Claims Made basis.

**Submission Address**  
[pr@richmondnational.com](mailto:pr@richmondnational.com)

[www.richmondnational.com/  
products-liability](http://www.richmondnational.com/products-liability)

## Target Classes

- Machinery and Equipment
- Exercise Equipment, Sporting Goods, and Playground Equipment
- Imported Consumer Goods
- Toys and Games
- Infant Products
- Nutraceutical Goods and Cosmetics
- Class I and II Medical Devices
- Veterinary Products
- Chemicals, Paints, and Solvents
- Tobacco and Electronic Cigarettes
- Furniture Goods
- Food Products
- Firearms, Ammunition, and Body Armor

## Restricted Classes

- Critical Automotive Parts, Limousine Conversion, and Used Tires
- Critical Aviation Parts and Components
- Motorized Watercraft
- Implanted Medical Devices
- Oil/Gas, Fracking, or Mining Operations
- Bridge/Overpass or High-Rise Building Materials

## Coverages

- 3 tiers of coverage forms to accommodate a wide risk appetite - Standard, High Risk, and Premier
- Full General Liability and Products/Completed Operations only options available
- Occurrence and Claims Made available (*retroactive date continuity subject to receipt of expiring Declarations page*)
- Product Withdrawal Expense Reimbursement, Data Breach Expense Reimbursement, and Products Pollution coverages available on qualifying risks

## Capacity

- \$1,000,000 per Occurrence/\$2,000,000 Aggregate Primary limits
- Up to \$5,000,000 Excess limits on select classes

**For more information:**

