



Our Commitment to You is Solid as Oak

Manufacturers, sellers and suppliers of wood and various other wood building products face risks other builders don't necessarily face. We have taken those exposures into account in designing our Wood Products and Building Material Dealers Program.

Our policies have a wide range of property and liability coverage including the protection any business would need, as well as the customized coverage specific to wood products and building materials operations. We also offer the option to increase many coverage limits to meet your individual needs.

Commercial Property Highlights

• Accounts Receivable	\$50,000
• Business Income from Dependent Properties	\$25,000
• Business Income and Extra Expenses	\$100,000
• Building Ordinance or Law	\$100,000
• Contractual Penalties	\$25,000
• Delivery Site Materials	\$25,000
• Electronic Data, Hardware & Media	\$50,000
• Employee Dishonesty	\$25,000
• Expediting Expense	\$25,000
• Kiln Spoilage	\$50,000
• Lost Data Preparation Costs	\$25,000
• Manufacturers Selling Price	Included
• Money & Securities	\$25,000
• Newly Acquired or Constructed Property	\$1,000,000
• Outdoor Property	\$50,000
• Patterns, Dies & Molds	\$25,000
• Personal Property — Seasonal Increase	10%
• Pollutant Clean-Up and Removal	\$25,000
• Property Off-Premises	\$50,000
• Railroad Car Legal Responsibility	\$50,000/\$100,000
• Utility Services-Direct Damage & Time Element	\$25,000
• Valuable Papers	\$50,000

Also Available

- Full Spectrum of Inland Marine Products
- Commercial Automobile Coverage
- Workers Compensation

Examples of Eligible Operations

- Assembly/Light Woodworking
- Basket/Box/Container Mfg.
- Block Concrete/Brick Mfg. or Sales
- Building Material & Supply Sales
- Cabinet/Carpenter Shops
- Casket Mfg.
- Ceramic Tile Retail
- Display/Exhibit/Sign/Store Fixture Mfg.
- Distributors Direct Sales
- Door/Window Mfg. or Sales
- Dowel Mfg.
- Electrical/Lighting Supply
- Floor Coverage Sales
- Furniture Mfg. or Sales
- Hardware Stores
- Instrument Mfg.
- Laminated Wood Products
- Millwork
- Paint & Wallpaper Stores
- Plumbing/HVAC Supplies
- Prefabricated Building
- Skylight Mfg.
- Stair Mfg.
- Wood Novelties
- Woodenware/Wood Turnings

General Liability Highlights

• Blanket Additional Insured	
• Broadened Named Insured	
• Employee Benefits Liability	
• Expanded Fire Legal Liability	\$500,000
• Medical Payments	\$10,000
• Product Withdrawal Expense	\$25,000
• Umbrella Limit—Up to \$10,000,000	

(Note: These coverages are a representation of those available at the time of printing. Consult your agent for those coverages best suited to your business needs.)



Trust . Integrity . Agility . Excellence | For more information... visit us on the web at www.wrbmag.com

Berkley Mid-Atlantic Group is rated A+ (Superior) by A.M. Best and is a Member Company of W.R. Berkley Corporation.

Acadia Insurance Company • Continental Western Insurance Company • Firemen's Insurance Company of Washington, D.C. • Union Insurance Company

