

# BUSINESS INSURANCE

## For Manufacturers



When was the last time you calibrated your insurance program? Precision and differentiation are the hallmarks of a successful manufacturing company. Your unique risks and market pressures requires tailored insurance coverages to best protect your business. You also need an insurance agent who will become an integral component of your insurance planning, providing advice and consultation on a year-round basis, not just at renewal time.

At Durham and Bates, we understand the issues and challenges of the manufacturing industry, from securing your raw materials, to the logistics of distribution and your supply chain, on out to the end customer. You need control and flexibility. You need an insurance agent who understands both cycle times and your need to sustain production.

### MAKING OUR RELATIONSHIPS WORK FOR YOU

Durham and Bates has strong relationships with some of the most financially sound insurance companies available. As part of our value-added services, we include contract review for not only insuring requirements, but also advice and counsel to help avoid potential disputes or unintended exposures. Our network of professional alliance partners means we are up-to-date on developing issues and changes in your industry.

As your insurance advisor, Durham and Bates offers access to markets handling a variety of coverages, including:

- General Liability, including Product Recall
- Property, including Equipment Breakdown
- Automobile
- Pollution/Environmental Exposures
- Workers' Compensation
- Employment Practices Liability
- Directors and Officers Liability
- Professional Liability
- Bonds - ERISA
- Internet or Cyberliability
- Intellectual Property
- Business Interruption

### SERVICES

- Disaster Planning
- Succession Planning
- Business Continuation Consulting
- Risk Management

**Expertise<sup>2</sup>**  
THE FORMULA FOR SUCCESS

**DURHAM AND BATES**  
INSURANCE BROKERS & AGENTS

#### SELECT ACCOUNTS DEPARTMENT:

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