

Industrial Casualty

Welcome to Industrial Casualty

We target domestic and foreign industrial manufacturers, distributors and contractors.

Air Conditioning & Heating

The air conditioning and heating equipment that we see is usually manufactured or fabricated and installed in industrial plants or refineries for specialized applications and processes. We will also consider other types of air conditioning and heating equipment.

Automotive Equipment

We target manufacturers and distributors of automobile, bus and truck parts. Most of the equipment we target is original equipment or original equipment replacement and bodies for trucks used in commercial applications. We also consider modifications for automobiles, vans and buses. We do not target tires, wheels, safety equipment or motor sports equipment.

Bio-Medical

Manufacturers, distributors & contractors of non-invasive medical products that will go into hospitals, clinics, and medical offices. Our risk appetite includes, but is not limited to: Sterilizers, EKG, Surgical Instruments, X-rays, MRIs, Electrosurgical Generators, Blood Pressure Systems, Tables and Lights, Physical Therapy Equipment.

Boilers

Manufacturers, distributors and contractors that manufacture, fabricate, inspect, install, clean and repair all types of boilers are welcomed.



Cables, Ropes, Slings & Straps

Manufacturers and distributors of all types of cables, ropes, slings and straps are written except for safety equipment.



Electronic Equipment

Industrial Casualty targets manufacturers and distributors of all types of electrical and electronic equipment, apparatus, accessories and batteries. This equipment is usually intended for industrial applications including robotics and control functions, but we also consider other types of equipment. We entertain the electrical contractors who install the equipment and provide other electrical services to industrial risks. We target manufacturers and distributors of all types of security equipment.

Fiberglass & Plastic

Manufacturers and distributors of many types of fiberglass and plastic products are entertained. Most of the fiberglass and plastic products that we write are parts that become part of a product manufactured by others. We have written some consumer products and automotive body parts. We do not write toys or complete bodies for automobiles.

Instruments & Gauges

Manufacturers and distributors of instruments and gauges for industrial processes are a major focus of industrial casualty. We will entertain all types except aircraft.

Laboratories & Engineers

Industrial Casualty writes Analytical chemists, laboratories, engineers and architects engaged in industrial processes or research. We write all risks with an off site exposure. Contract writes engineers and architects who have only an office exposure.

Machine Shops & Metal Workers

This group includes machine shops, machinery, machinery parts and metal goods manufacturers and distributors along with the contractors who do the installation, servicing, repair and rigging of their equipment. This is a very large and varied industry group, but we target most risks in it provided that they have good experience.

Metal Works & Metal Erection

Metal works and erection contractors along with metal distributors and metal dealers are in this group. This includes the metal works and metal dealers who prepare the metal for installation and the contractors who erect the steel and construct the metal buildings. Normally we write the construction and erection of buildings up to three stories.

Oil & Gas

We provide coverage for land-based lease operators, non-operators, service contractors, and manufacturers and distributors of oilfield related products. Some of the more specific classes of contractors involved with this would be geophysical exploration, machinery/equipment installation, service, repair, drilling or re-drilling, instrument logging, perforating of casing, welding, pipeline construction or operations, cementing, cleaning and swabbing, etc.

Painting and Sandblasting

We target painting and sandblasting contractors engaged in the sandblasting and painting of industrial equipment and tanks. We do not entertain risks that are involved in the painting of aircraft, boats, ships or risks with maritime exposure.

Pipes, Tubes, Pumps, Compressors & Valves

Manufacturers and distributors of all types of pipes, tubes, pumps, compressors and valves are targeted. Most of the products have an industrial or oil field application, but we will also consider other applications. We also target plumbing fixture manufacturers and distributors as well as industrial plumbing contractors.



Rented Contractors' Equipment

We target contractors' equipment rented to contractors with or without operators. We do not entertain man-lift equipment, cranes, scaffolding, safety equipment, or equipment rented to the public.



Tanks

Industrial Casualty is involved with risks for manufacturers, distributors and contractors engaged in the manufacture, fabrication, installation, erection and repair of all types of tanks including pressure tanks and

underground storage tanks. Underground storage tanks will require the Claims Made form. Other individual risks may require Claims Made Coverage depending on the exposure.

Tools

Manufacturers and distributors of contractor and industrial tools are written for all types of tools from hand tools to large industrial tools and dies. Consumer power tools including hand power tools and lawn and garden equipment are not targeted.

Trailers

Utility trailers, boat trailers and stock trailers designed to be pulled by pickups are targeted. We do not write heavy semi-trailers designed to be pulled by truck-tractors.



Welding or Cutting

Industrial Casualty targets welding or cutting risks involving offsite work, manufacturing and repair of industrial and farm equipment and the installation of trailer hitch

Details

- Limits up to \$2 ml Agg/\$1 ml Occ.
- \$5 mil Umbrella/Excess capability on most classes
- Flexible minimum premiums
- Company issued policies
- Company ordered inspections and audits
- Minimum deductible is \$1,000
- Many classes available other than those attached
- Claims made on Underground Storage Tank Risks and Paint and Chemical Manufacturers and some types of recyclers

Please email submissions to:
tom@bedfordunderwriters.com