

# Property & Casualty



Beyond Insurance

## BEYOND FOOD FOR THOUGHT

When risk is ignored in the food processing and distribution industries the results can make headlines. Keeping risk low and profitability high requires in-depth experience, meticulous account management and an ongoing commitment to service. From power failures to computer security... reimbursement for damaged goods to worldwide transportation coverages, we help you minimize risk and maximize profits.

At Diversified Insurance Services we are proud to be the choice of leading food processors for comprehensive coverages that address your unique challenges, such as:

- Losses pertaining to food-borne illness, product contamination, reputation issues, product recall and total recall
- Batch Endorsements used to treat claims resulting from the contamination of one particular batch as one occurrence
- Business Interruptions for commercial and wholesale operations
- Auto Liability resulting from product delivery to retail or wholesale establishments
- High Workers' Compensation exposures

### Beyond Coverage

A sound business insurance program is only as solid as the insurance company it is placed with. Our longstanding relationships with top-rated insurers assure you of a variety of specialized solutions designed for food and beverage manufacturers and processors.

- |                                       |                                |                                  |
|---------------------------------------|--------------------------------|----------------------------------|
| - ADVERTISERS LIABILITY               | - PROPERTY                     | - TRADE ASSOCIATION              |
| - CASUALTY                            | - WORKERS' COMPENSATION        | - FOREIGN COVERAGE               |
| - DIRECTORS & OFFICERS                | - AUTO & FLEET                 | - CREDIT INSURANCE               |
| - MOTOR TRUCK CARGO                   | - EXCESS & UMBRELLA LIABILITY  | - EMPLOYMENT PRACTICES LIABILITY |
| - PROPERTY                            | - INTERNET LIABILITY           | - OCEAN MARINE                   |
| - POLLUTION LEGAL                     | - WRAP-UPS                     | - FLOOD                          |
| - ROLLING STOCK                       | - BUILDERS RISK                | - AIRCRAFT                       |
| - COVERAGE FOR ON-SITE FACILITY TOURS | - MULTI-STATE PROGRAMS         | - AUTO AND EQUIPMENT LEASING     |
| - LIQUOR LIABILITY FOR WINE TASTINGS  | - PROFESSIONAL LIABILITY       |                                  |
| - BUSINESS & PRODUCT LIABILITY        | - DIRECTOR & OFFICER LIABILITY |                                  |

### Beyond Account Management

At Diversified, our experienced professionals assist manufacturers in lowering overall insurance costs through programs designed to keep your operation productive and profitable. Our overall focus is on claims prevention program, and to accomplish this we offer training programs, provide loss prevention tools and help you manage workplace risks while maintaining peak productivity. When a claim does occur we act promptly as your advocate to ensure that each is handled efficiently with minimal impact on your insurance premiums.



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