



Product Liability Insurance



Every product carries a risk

Any business that manufactures or handles products can become mired in a costly and protracted product liability claim at any time.

Every link in the chain of commerce is at risk. Whether your company is a producer, wholesaler, vendor, supplier or exporter, product liability claims are a real and potentially debilitating danger.

Claims may arise for any number of reasons, including defects in design, manufacturing, quality control, labeling, packaging, storage, transportation or handling. Even if your products are free from defects, innocence is not a shield. In some jurisdictions the deliberate misuse of a product is valid grounds for a liability claim.

If a liability claim is not valid, the cost in time and resources required to disprove it can still be formidable.

Is your company adequately protected?

The stakes for your company are high. Badly managed litigation can cost millions of dollars.

Product liability awards of \$1,000,000, or more, are frequent in many jurisdictions. No fault liability for consumer goods is common in North America and Europe. Adding heavy punitive damages on top of actual liability judgments is general practice in some markets.

Every product your company produces or distributes is a potential target for expensive product liability litigation. Product liability extends from the product itself to all packaging, containers, parts and accessories, as well as instructions, warnings and warranties.

Finished goods manufacturers are also exposed to liability claims arising from sourced components and OEM parts, and vendors, too, are at risk by virtue of the products they sell.

Chartis offers real protection

Given the high stakes, your company shouldn't take chances when selecting product liability insurance. You need the backing and support of a world-class insurance partner.

Established more than 90 years ago in Shanghai, Chartis is one of the world's leading property-casualty and general insurance companies. We maintain one of the strongest balance sheets in the industry and a team of 44,000 talented employees located in more than 160 countries and jurisdictions around the world.

Chartis understands the product liability risks your company faces and has the capability to support you whenever and wherever the need arises.

We offer a complete range of ready-made and custom tailored product liability insurance plans that cover your company and its products, and the products you source from your suppliers. Our plans ensure that your products are protected at all times on their journey through the distribution chain, from start to finish.

At your side when you need us

Chartis product liability insurance plans don't stop at cash disbursements for legal costs. Our team of local liability and legal experts also stand by your side to help you to devise defensive strategies and to coordinate legal activities.

If liability is ultimately established, your company may be open to a deluge of additional claims that may each require a unique or separate defense. In this situation, Chartis will help you reach effective settlements that minimize negative impacts on your company's products and reputation.

Given the global nature of markets today, an international presence is also necessary.

Wherever you do business, Chartis is globally positioned to help you. A comprehensive network of offices in more than 160 countries and jurisdictions can respond to, investigate and defend against international claims individually, quickly and efficiently wherever they arise.

About Chartis

Chartis is one of the world's leading property-casualty and general insurance organizations. Serving more than 40 million commercial and personal clients in more than 160 countries and jurisdictions, Chartis has a 90-year history, one of the industry's most extensive ranges of products and services, and excellent financial strength.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc.

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