

Products Liability

LIO Specialty delivers robust products liability solutions for manufacturers, distributors, importers, and online retailers—available only to appointed wholesale partners. With advanced underwriting expertise, we design strategies for even the most complex exposures. Known for market-leading service and dependable protection, we continue to set the standard in this vital coverage sector.







- ISO Commercial General Liability and Products/Completed Operations Liability
- Occurrence and Claims-Made coverage forms available with retroactive date continuity
- · Products only offer available
- Limits: \$1,000,000 Per Occurrence / \$2,000,000 Aggregate
- Deductibles: \$0-\$25,000
- Minimum Premium: \$2,500 (some classes may warrant lower minimum premiums)

Target Appetite

- Appliances and Electronics
- Building and Construction Materials
- Clothing
- Food & Beverage
- · Household Goods
- Machine Shops
- · Machinery or Machinery Parts
- · Metal Goods and Processing
- Plastic, Glass, Paper or Rubber Products(Consumer and Industrial)
- Sporting Goods and Related Equipment
- Tobacco and E-Cigarettes
- Tools and Related Equipment

Available Coverage Enhancements (will vary by offer)

- Employee Benefits Liability
- Hired and Non-Owned Auto Liability
- Stop Gap Employers Liability
- Worldwide Coverage
- Primary and Non Contributory Als
- Waiver of Subrogation
- Limited Product Withdrawal Expense

