

Manufacturing Plus Insurance Scheme

A bespoke insurance package developed for
the needs of the manufacturing industry.

About⁺ Us

A brief look at CRK Insurance

The CRK Difference

CRK are specialist commercial insurance scheme providers. Our insurance schemes are tailor-made to provide the most comprehensive cover in the industry as well as offering massively competitive premiums.

All our schemes are exclusive to ourselves and are not available through other brokers in the UK. Not only do we provide exclusive covers to our clients we also provide an unrivalled service which is evident in our impressive renewal retention rate in excess of 90%.

Saving You Time

With our own in-house technical underwriter you no longer have to wait weeks to receive the information you need. This means you can obtain quotations and documents on the same day rather than waiting a few weeks before you hear back.

Hassle Free Claims

Our aim is to simplify and make your claim as straightforward as possible ensuring a speedy claims process. Just give us a call and your dedicated claims manager will deal with it, providing updates throughout the process.

Genuine Alternatives

CRK do not approach the open insurance market. We secure quotations entirely through our closed market scheme. This enables you to receive a genuine alternative as opposed to receiving an open market quotation often offering inflated prices and inferior covers.

+ Manufacturing Plus Benefits

Developed to reflect the needs of the industry.

The Manufacturing Plus Insurance scheme was developed to fulfill the needs in the marketplace for an insurance policy. Which provides the key covers that are often overlooked by insurers, while also offering more flexibility to the work you undertake and the locations at which you work.

'A' Rated Insurers

Using an 'A' Rated insurer should be the standard throughout the marketplace, it will provide you with the peace of mind knowing that your insurer is financially secure and regulated, and also give confidence to your customers who may insist on this when offering contracts for tender.

Efficacy Extension

Efficacy cover is another essential part of your products liability cover. Many insurers manage their exposure by excluding it from the products liability or restricting cover. The Manufacturing Plus Scheme includes an extension for full efficacy cover (as per products liability limit) to ensure you are covered correctly. This covers the product you provide or manufacture against a failure to perform their intended use.

Pure Financial Loss

With the addition of pure financial loss included on the policy any claims that are made against you in relation to your client having a loss of earnings due to the work you carried out, you are covered up to £100,000 which can be increased for an additional premium.



Public & Products Liability

£25m

The majority of insurers still use £2m as a standard limit on public & products liability. With the Manufacturing Plus Scheme you receive £5m as standard which can be increased to £25m. Our bespoke facility provides same day documentation, to satisfy your more lucrative customer requirements.

Products Liability cover for
Hazardous Activities & Locations

Flexible

Many insurers are unable to provide cover for products associated with high risk activities and locations, such as Airports, Oil, Gas, or Petro-storage depots, Power Stations, Chemical Works. Bridges, Mines, Quarries, Docks, Harbours, Ships, Railways and Exports to the USA and Canada. With the Manufacturing Plus scheme you have the ability to provide products and work at all these locations. Cover is also available for companies supplying the medical industries, such as bodily invasive products.

+ Other Covers Available

Additional covers available for the Manufacturing industry

Property Damage

Property damage cover can also be added to your insurance portfolio, and you can obtain a quote in minutes. Creating a bespoke buildings and contents insurance policy providing cover for loss or damage against the following Insured Perils;

Accidental Damage, Aircraft and other Aerial Devices, Earthquake and Subterranean Fire, Escape of Water, Explosion, Fire, Flood, Impact by Third Party and Own Vehicles, Lightning, Malicious Damage, Riot, Storm, Theft or Attempted Theft. Subsidence, Ground Heave, Landslip.

- Automatic 30% Day One uplift of the declared values for your Buildings, Plant, Machinery, Trade Fixtures and Computers sums insured
- Automatic Cover for Breakage of Internal, External or Special Glass up to £10,000
- Automatic Cover included for Customer Tooling, Moulds and Dies kept at your own premises up to £250,000
- Cover is also available for your Own Tooling, Moulds and Dies including those kept at 3rd party premises
- Cover can also be extended to include damage caused by Operator Error up to £100,000
- Cover can also be extended to include Equipment Breakdown up to £100,000
- Full Terrorism Cover is also available
- Up to £25,000 cover for computer system records, documents, manuscripts and business books
- Up to £10,000 Fire Brigade and Police Damage Extension
- Up to £10,000 Loss of Metered Water Extension
- Up to £500 per person for personal effects

Business Interruption - This insurance provides financial compensation following an insured loss under the Property Damage Section, and is designed to help the business return to a normal trading position as quickly as possible.

Business Machines All Risks - Provides Cover for business machines (specified items) whilst anywhere within the territorial limits.

Marine Cargo - This policy provides cargo insurance, covering physical damage to, or loss of goods whilst in transit by land, sea and air, including General Average and Salvage.

Commercial Legal Protection - will provide protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.

Directors & Officers - Provides financial protection for the directors and officers of your company in the event they are sued in conjunction with the performance of their duties as they relate to the company.

Cyber Liability - Cyber Liability Insurance provides businesses with protection against financial loss resulting from the loss of personal and/or corporate data. Cover addresses the first and third-party risks ranging from the loss of a single laptop or file to the hacking of a company's website or network.

Loss Assist Business - Provides help from a professional loss adjuster in the event of a large property damage loss that is covered by their commercial policy of insurance.

Engineering Inspection - Inspection of the following plant, and issue of Statutory Inspection Certificates to comply with your legal obligations.

Equipment Breakdown - This section provides cover for damage and breakdown to your fixed manufacturing and processing equipment. The policy can also provide cover for your financial loss resulting from these events.

Group PA & Business Travel - Provides lump sum benefits to offset the additional costs and lost income of employees who are accidentally injured or killed. Option to include travel cover, in addition or as a stand-alone cover. Automatically extended to include leisure travel for directors, their partners and children.

Receive A Free Insurance Review

If you would like a Manufacturing specialist to review your current policy and to ensure you are correctly covered, or to just obtain an alternative quote send an email to: sales@crkinsurance.com, call on: 01455 557282 or [Click Here to fill out our quick quote form.](#)



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