



Casualty

Casualty Product Overview

Empowering multinational businesses to enter the United States with peace of mind

At AXA, we empower our clients to live better lives by protecting their business. Our team of US underwriters provide insurance solutions that enable multinational businesses to face US risks head on.

Coverage Details

Products	Primary General Liability; Lead and Excess Umbrella – Follow Form or Stand Alone
Form	ISO standard coverage
Coverages	Bodily injury and property damage to third parties including: advertising injury, personal injury, products liability, completed operations liability, hired and non-owned auto liability, employee benefits liabilities and employers stop gap, liquor liability, and railroad protective
Capabilities	Occurrence and claims made basis / follow form basis for Umbrella Defense inside or outside the limits Deductibles or SIR (Self Insured Retention) with Aggregates available
Limits	General Liability: 1/2/2 (USD) Umbrella & Excess: \$10 million
Territory	All 50 states, including the District of Columbia and Puerto Rico
Additional	Additional coverage available including; Tech E&O, Manufacturers E&O, and misc. Professional Liability



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AXA US Casualty Product Overview

Target Classes

We provide coverage for all types of businesses regardless of industry or size.

Some industry sectors of focus include:



Manufacturing



Distributors



Automotive



IT



Construction



Food & Retail

Claims Examples

Example 1:

At a commercial manufacturing facility in Milwaukee, Wisconsin a machine operator uses a front loader to move products around. As a surveyor was walking past, the machine operator wasn't looking and dropped products being moved on the surveyor, and broke the surveyor's foot. Because the manufacturing facility has a CGL policy, all costs from the third-party lawsuit were covered.

Example 2:

At a production plant in Morristown, New Jersey there was a fire that caused property damage to the plant. It was alleged that the machine insured was at fault for causing the fire. Fortunately as part of CGL coverage, the Insured was provided with defense experts to investigate and demonstrate that the fire was caused by misuse of the machinery, not by faulty product.

The United States is certainly a land of opportunity, however navigating through the emerging risks and exposures can be challenging. The AXA team is committed to helping our clients succeed.



For more information, visit axa-ic.com or please contact:

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