

# Managing your Risk with Confidence



FCCI Insurance Group is proud to partner with the Kentucky Association of Manufacturers (KAM).

Like the KAM, FCCI Insurance Group is dedicated to providing the necessary products and services to cover the unique needs of KAM members, ensuring you receive the insurance coverages you need and the protection you require.

Manufacturers face distinctive challenges in this evolving and interconnected economy. FCCI provides customized coverages and services needed to protect against the risks involved with making products, including risk management plans designed to meet manufacturer's safety goals.

## WE REWARD SAFE BUSINESSES

FCCI Manufacturers Premier is an exclusive group insurance program designed for eligible KAM members. Members may be eligible to participate in a group dividend program. Policy and eligibility requirements apply. A group dividend is determined based on the commercial multi-peril, commercial output policy and auto loss experience of participating members.

## FCCI MANUFACTURING PREMIER OFFERINGS

- Group Dividend Plan (available for members who meet eligibility requirements)
- Broad coverage designed to meet manufacturers' needs
- Custom risk control services
- Local claim support

## COVERAGE HIGHLIGHTS

Our coverages include General Liability, Workers' Compensation, Property, Commercial Auto, Equipment, Umbrella and more.

## PROPERTY PROTECTION

- Business Income / Extra Expense
- Consequential Loss (for when key suppliers suffer a loss)
- Inventory or Appraisal Expense
- Patterns, Dies and Molds
- Salesperson Samples
- Selling Price Valuation for Finished Stock

## GENERAL LIABILITY

- Cyber Liability
- Employment Practices Liability
- Manufacturers Errors & Omissions
- Product Coverage
- Product Withdrawal Expense



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## **RISK CONTROL SERVICES**

Our experienced risk management consultants partner with you to evaluate your business and loss trends. After careful analysis, they collaborate with you to develop clear strategies and objectives to improve safety performance. Consultative Risk Control Services include:

- Risk assessments and improvement plans
- Job safety analyses
- Jobsite and facility surveys
- Accident investigation resources
- Safety Training Programs

## **OUR BOND IS OUR PROMISE**

FCCI also offers Surety bonding for KAM members in our FCCI Manufacturers Premier Program. Our team of knowledgeable, dedicated surety professionals is committed to understanding your needs, delivering prompt service and making it easy to do business.

## **ABOUT FCCI**

FCCI Insurance Group is a multiregional provider of commercial property and casualty coverage. FCCI has offered prompt and fair claims service, quality and value backed by financial strength and industry expertise since 1959. FCCI is headquartered in Sarasota, Florida, with regional offices in Florida, Georgia, Indiana, Mississippi, Texas and Virginia and branch offices in Florida and Alabama.

To learn more about FCCI coverage options, please contact your agent, or visit [fcci-group.com](http://fcci-group.com). FCCI is rated A (Excellent) by A.M. Best.

The statements presented here are for informational purposes only and are not intended as a complete listing of coverages, limitations, exclusions, terms and conditions of the policy or group dividend program. Refer to the policy for an exact description of coverage provided. Availability of coverages and limits may vary by state.

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## Risk Control Services for KAM Association Members

FCCI risk control consultants have diverse safety and risk management experience within the manufacturing industry. Risk management solutions are specifically tailored to meet the needs of your business, and we offer numerous tools and resources intended to reduce your exposure to loss. Our consultants partner with you to help your business manage risks and face the future with confidence.

### RISK ASSESSMENT CONSULTATION

FCCI risk control consultants partner with you to conduct on-site evaluations of business exposures and offer proven solutions to mitigate loss. Targeted areas of focus include:

- ✓ Fire Protection and Prevention
- ✓ Business Interruption and Disaster Recovery
- ✓ Ergonomics
- ✓ Hazard Identification and Control
- ✓ Products Liability
- ✓ Auto Liability
- ✓ Loss Trend Analysis
- ✓ and more ...

### TRAINING

FCCI risk control consultants collaborate with your safety team to develop and deliver effective safety training programs designed to educate workers and increase awareness. Topics include:

- ✓ Driver Distraction and Awareness
- ✓ Powered Industrial Truck
- ✓ Ergonomics
- ✓ Fall Protection
- ✓ Lockout/Tagout
- ✓ Supervisor Education
- ✓ OSHA Awareness

### EXCLUSIVE SERVICES

As an FCCI policyholder, your business has access to the following services aimed at preventing losses:

**Infrared Thermography Evaluations** – Proactively detect potential electrical and mechanical deficiencies in your facility

**Noise Studies** – Identify hazardous noise levels within your facility

**Online Video Service** – More than 250 training topics provided through our online streaming service

**ISONet Engineering and Safety Service** – The industry's leading technical research tool for risk management professionals

**HSB Efficiency First** – Reduce energy costs at your facility with this intuitive tool

**Employers Edge** – Complimentary access to a valuable human resource library and employment law reference

**Vendor Alliance** – Discounted pricing from key risk management solutions partners

**For more information on how your business can benefit from FCCI and the Kentucky Association of Manufacturers, please contact your agent or visit our website at [www.fcci-group.com](http://www.fcci-group.com).**



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