



Specialty Casualty

What we do:

Products Liability & related service oriented risks -
we look at all types of product manufacturers from A to Z

Where can Vela make the most difference? Difficult and complex risks.

- Risks with unique and/or unusual characteristics
- Risks requiring tailored forms and/or endorsements to satisfy contractual requirements
- Risks with "blemishes" which hinder their placement - including large losses or recall issues
- Risks with specialized claim handling needs due to sophistication of product or insured's desire to provide input regarding claim handling (self-insured retentions)
- Discontinued products or IBNR Liability related to mergers/acquisitions

Know Your Forms

- A number of forms commonly used within the marketplace may present lack of clarity and/or confusion. Forms matter and Vela Risk Specialist are well versed in these issues and are prepared to bring better clarity to these issues and exposures.
- Over-endorsing may also pose confusion. Some forms that may have significant impact to Products Liability include:
 - *Pollution Exclusions*: Products Pollution Exceptions vs Total Pollution; Absolute Pollution; Exclusion f.
 - *Professional Exclusions*: "All Professional" - does this apply to design of "your product" or products that incorporate Blue Tooth Technology?
 - *Occupational Disease Exclusions*: Does this exclusion also apply to users of "your product"?

Vela Coverage Enhancements

- **Products Pollution** – Affirmative coverage grant for containment type products and/or products deemed as pollutant
- **Contractors Pollution Liability (CPL)** – Coverage extension for product manufacturers and related service providers engaged in installation, repair and calibration services.
- **Worldwide Products Coverage** – Extension for product claims occurring and claims brought anywhere in the world.
- **Preferred Manufacturers Pak** - Provides coverage enhancements on one endorsement specifically for manufacturing risks
- **Manufacturer's E&O** - Covers economic or financial loss suffered by the Named Insured's customer if the loss arises out of the Named Insured's negligent act, error or omission in the design or manufacture of the Named Insured's covered product, and the failure of the covered product to perform the function or serve the purpose intended by the Named Insured.
- **Care Custody Control (CCC) Coverage** – Extension for damage to Equipment/Customers Autos while being serviced and/or repaired.
- **Limited Product Withdrawal Expense** - Provides reimbursement for expenses related to a product recall.
- **Canadian Cross-Border Coverage** – Extension for Canadian premises exposures

Products and services described above are provided through various surplus lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. ©2025

Vela Insurance Services conducts business as Vela Insurance Services, LLC in California as a licensed surplus lines broker
(License Number 0C94218)