



CAM PROGRAM SNAPSHOT - “FMA”

Fabricators & Manufacturers Association Business Insurance Program

This program is endorsed by the Fabricators & Manufacturers Association, International (FMA). These risks will be involved in metal forming and fabrication of metal parts. CNA has worked with FMA since 1988 and keeps up with the issues and trends that affect the metal fabricating industry.

CNA currently writes more than 1,700 accounts generating over \$45 million in premium. CNA’s objective is to become the leading insurer of metal fabricators in the industry.

ELIGIBLE OPERATIONS

75 % or more of the ratable exposure for Commercial General Liability must be derived from:

- Metal fabricating
- Tool and die making
- Steel rule die making and/or die cutting
- Products manufactured to the specifications of insured or others if it has the following characteristics:
 - Contains primary metal components
 - Is not a critical control device or a critical component thereof, e.g., emergency warning device, fuel gauges, sensors, brake cylinders
 - Is not a fueled, energized, or powered product, e.g., power tools, machine tools, steering mechanisms
 - Is not a mechanical advantage device, e.g., pulleys, jacks, lever, hoists, safety-lift devices
 - Is not a pressure vessel, e.g., air tanks, compressed gas cylinder, hydraulic cylinders

INELIGIBLE OPERATIONS

- Fabrication of scaffolding, playground equipment, aircraft parts or critical auto parts (engine, brake drums, etc.)
- Foundries, Machining radioactive or combustible metals
- Crane rental operations, with or without operator, in excess of 5% of payroll
- Machine/equipment builders, e.g., manufacturing of punch presses, brake presses, shears, etc.
- Distributors or Suppliers, in excess of 25% of their receipts

TAILORED COVERAGES

- ***Manufacturer’s Selling Price Endorsement*** protects the profits that would have been realized if finished stock had not been damaged by a covered incident.

- **Accidental Marring or Scratching** covers accidental marring or scratching of molds, dies, patterns or plates (either on your premises or at another location) and those of your customers that are in your care.
- ***Product Recall Expense Coverage Endorsement*** provides up to \$1,000,000 for costs related to the removal of products that have caused or could cause bodily injury or property damage.
- ***Limited Pollution Liability*** for protection against losses resulting from accidental release of pollutants either at or from job sites or from owned premises.
- ***Equipment Breakdown*** for comprehensive property damage (including spoilage) and business interruption. The “preferred option” covers all boiler, pressure vessels and piping along with any electrical machine used for the generation, transmission or utilization of electrical power.
- ***Employment Practices Liability*** provides coverage to companies of every size for claims alleging discrimination; harassment, wrongful termination and other employment related practices.
- ***Directors & Officers Liability*** provides coverage to directors & officers for claims alleging misstatements, misrepresentation, and errors and omissions.
- ***Miscellaneous Professional Liability*** provides coverage to professionals for claims alleging business decision or professional services errors and omissions.
- ***Fiduciary Liability*** protects fiduciaries from liabilities that arise from overseeing health and benefit plans.