

Prime Metal

Simply the best insurance
available for metalworkers.



"Prime thinking-ingenuity at work"



Differentiating features	Differentiating advantages
Automatically provided:	
<ul style="list-style-type: none"> Replacement cost on dies, moulds and patterns 	Instead of paying actual cash value, Aviva pays the replacement cost of any damaged moulds, dies or patterns which have been used in the last 24 months
<ul style="list-style-type: none"> Business income covers fines & damages 	Pays for fines or damages which result from your inability to meet contract requirements due to an insured incident
<ul style="list-style-type: none"> Contingent coverage for suppliers and customers including service interruption. 	Extends your loss of income coverage to include losses which you incur because of physical loss or damage at a supplier (including utility companies) or customers premises
<ul style="list-style-type: none"> Business income coverage includes mortgage rate guarantee insurance 	Pays the difference in mortgage rates if you have to remortgage your property at a higher rate due to covered loss
<ul style="list-style-type: none"> Equipment breakdown coverage included 	Covers your stationary equipment for sudden and accidental breakdown
<ul style="list-style-type: none"> Loss control services 	Provides you with expertise to help protect your property and prevent and/or minimize losses
<ul style="list-style-type: none"> Commercial general liability including Product recall coverage 	Pays to recall a defective product before it can cause damage
Optional:	
<ul style="list-style-type: none"> Production machinery breakdown coverage 	Covers your stationary production equipment for sudden and accidental breakdown
<ul style="list-style-type: none"> Guaranteed building replacement cost 	After a building appraisal is completed and filed with Aviva we will pay to rebuild your building even if the cost is in excess of your policy limits
<ul style="list-style-type: none"> Commercial general liability can be extended to cover your failure to manufacture a product to your customer's specifications 	Pays cost to reproduce the product which the customer has rejected
<ul style="list-style-type: none"> Group accident coverage 	Automatically covers all your employees against accidental death and dismemberment, 24/7 world-wide

Also included in Prime Metal are these key coverages: Combined policy limits for buildings and contents; functional replacement cost, transit and temporary removal; pollution clean up of land & water on your premises; Crime (money & securities); Commercial General Liability (including advertising injury, elevator collision, employee benefits) and Non Owned Automobile coverage. Umbrella liability and Business Income coverage including Contingent Business Income (customers, suppliers & service interruption) coverage and increases in the cost of operations which extend beyond the time to repair or replace can also be included in your Prime Metal Policy

Together all of the above give you real Prime benefits

- Broadest coverage available in the market which means peace of mind for you
- Specialty coverages designed for your business needs
- Flexibility to pay for the limits and coverages you need
- One stop shopping – one policy saves you time and money & eliminate gaps in coverage which can exist in separate policies
- Simplifies the claims process when you only deal with one Insurance Company

Information provided here is only an outline of the coverages available. For exact terms, definitions, limitations and extensions, please refer to the final wording of your policy.

