



Printing Services Insurance

If there is ever an error, we'll pay to recover, inspect, correct and reprint – even if your client outsourced the work.

With significant investments in real property, specialized equipment, raw material, finished goods, and personnel, printers are particularly prone to major financial losses in the case of an accident. At Fireman's Fund® we offer your printing clients just what they want – a complete, industry-focused, one-stop solution for all their insurance needs.

Whether your client owns a single letter shop or a chain of quick print operations across the country, we cover the printing services industry with a comprehensive risk management solution. We also offer similar loss-focused protection to smaller printers with our business owner's policy (BOP).

Target Customers

We're targeting high quality commercial offset printers, digital printers, instant printers, and printing services with superior equipment profiles and proven specialization, including:

- Marketing Materials
- Stationary and Business Forms
- Social Announcement – e.g., greeting cards
- Direct Mail Printing and Advertising
- Value-added Ancillary Services – e.g., mailing & fulfillment

Protection for Valuable Equipment and Assets

Our Property-Gard® Extension Endorsement provides broad protection for a wide range of exposures, including damage to prototypes used to improve the printing process, the marring or scratching of printing plates, and damage to trade show property (away from locations described in the policy).

Flexible options address the full range of equipment valuation needs for sophisticated printing equipment. Valuation options include: Replacement cost, operational replacement cost (functional replacement cost), restoration value, or stated amount.

In addition, Business Income and Extra Expense Coverage insures your future net income and continuing expense streams in the event that operations are suspended due to a covered loss.

Responsive Claims Management

Centralized and dedicated E&O claim experts are available 24/7 to assist clients with claims resulting from a printer's error or omission. A nationwide network of adjusters skilled at handling printing press claims can normally be at the scene of the loss within 24 hours.



Fireman's Fund
Insurance Company

Key Selling Points

- Printing Services Enhanced E&O Liability pays the cost to recall and reprint incorrect material, whether printed on the premises or through a subcontractor.
- Key Employee Extra Expense coverage pays for the cost to recruit, relocate and train a replacement should a key employee become permanently unable to work due to a covered illness or accident.
- Coverage for Office and Data Processing Equipment extends to dampness or dryness of the atmosphere and fluctuating temperature.
- Marring and scratching of plates and coverage for precious metals or alloys are included as a cause of loss.
- *SmartCARE*[®], Workers' Compensation coverage includes payment for worksite modifications that help injured employees return to work promptly and safely.
- Innovative coverage options (such as *Green-Gard*SM, Crisis Management and Data Compromise) that help printers protect their business operations, control costs, and improve their bottom line.

Customized Solutions

The iCustomer Series[®] Printing Services Community Portal offers access to special services you can't get anywhere else. Online resources like our Offset Press Replacement Cost Estimator, Building Cost Replacement Estimator, Green Resource Center, and Disaster Recovery Tool help your clients manage their business more effectively and stand out from the competition.

Additionally, iCustomer offers your clients direct access to preferred pricing from vendors who provide the services they need to stay competitive and worry-free.

Compare Our Products and Services to the Rest of the Industry

Concern	Fireman's Fund [®] Product & Service Solutions	Typical Competitor
Equipment & Asset Protection	Green-Gard SM	None
	Prototype Coverage	Rare
	Highly Protected Risk program	Rare
	Broad Equipment Breakdown including hazardous substance	Many exclude hazardous substance
	Office Electronic Data Processing Equipment, including changes in temperature and atmosphere. Media, Software, and Data Away from Premises	None offer the broad cause of loss protection that we do
Income Protection	Trade Show Business Income Coverage	Rare
	Realty Tax Increased Assessment	Rare
	Extended Warranty	Rare
	iCustomer Series [®] Printers Community Portal	Nothing comparable
	Contract Penalty Clause	Few
Reputation Protection	Crisis Management	Rare
	Data Compromise	Rare
	Printing Services Enhanced E&O Liability including financial damage to customers, cost to recover and correct errors, damage to property of customers, and errors made by subcontractors	Many do not cover material correction or recovery costs; some exclude subcontractor errors
Employee Retention	<i>SmartCARE</i> [®] industry-tailored loss management including transitional work modification costs	None
	CAPE [®] Personal Umbrella covers key employees with an attached personal umbrella policy with broad, high-limit protection against catastrophic loss.	Rare

Established in the Industry

Fireman's Fund insures members of several key trade associations, such as the Mailing & Fulfillment Service Association and the Printing Industry Association, increasing our visibility in the industry. And as a proud member of Allianz SE, one of the largest property/casualty insurers in the world, our reputation for reliability and long-term commitment is unparalleled.

Fireman's Fund HeritageSM Program

Fireman's Fund contributes a portion of profits to support firefighters for safer communities. We encourage our agents to participate. Find out more at www.firemansfund.com/heritage.

The insurance policy, not this brochure, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed in this brochure. Coverages may differ by state.

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