

# Manufacturing/ Distribution

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**BPJ** [bpj.com/focus-areas/manufacturing-distribution/](http://bpj.com/focus-areas/manufacturing-distribution/)



## BPJ: A Crucial Component for Your Success.

For manufacturers and distributors, product liability lawsuits are a constant concern. It doesn't matter what you're fabricating — if it's in bulk or a specialized one-off project — you are always at risk.

BPJ helps relieve that risk, both with insurance options and risk transfer. That is, carefully crafted documents, contracts, purchase orders, warranties, and product disclaimers designed to keep you protected. Some insurance companies just focus on the insurance—we're interested in the whole process, helping you mitigate risk from all sides, not just when a lawsuit has been filed. It's our way of balancing the need to protect with the cost of protecting.

But don't be fooled—finding the right insurance is still a crucial component of your overall protection. As an independent agency, BPJ can compare rates from a vast and growing network of carriers. We identify the best individualized insurance options at the best rates to suit your business's specific needs, then help you filter through the available options to determine what makes the most sense for you.

### Options Offered by BPJ Include:

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#### **Damaged Inventory**

A branch of personal property insurance that can help in replacement or payment in covered business items, such inventory as computers, tools, etc.

#### **Surety & Fidelity Bonds**

These bonds are insurance used to manage risk and protect against loss or damage in commercial transactions, guaranteeing your work for licensing requirements.

#### **Loss of Income**

Also known as Business Income Insurance, is for an event that causes you to need expenses covered to resume business. This can include expenses such as covering net income, operating and payroll costs, and temporary business relocation depending on the event.

#### **Business Crime Coverage**

Can help protect your business from financial loss related to crime, includes theft by an employee or outsider, forgery, robbery, etc.

## Employee Benefits

Employee Benefits are crucial to employee retention. When your team knows you're taking care of them, they are more invested in the long-term success of the business. These benefits can include Health Insurance, Life Insurance, Dental Insurance and more.

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