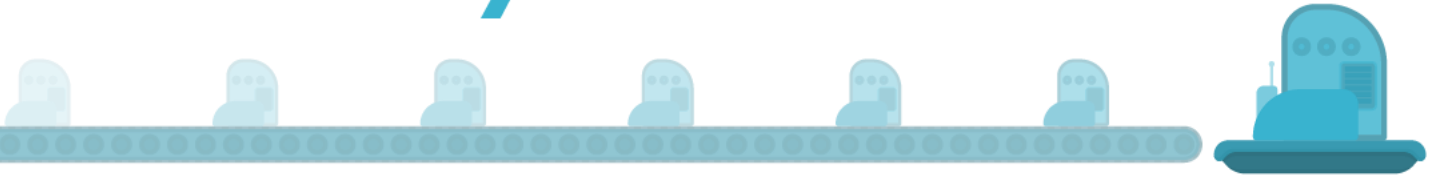


# What Product Liability Covers



Product liability insurance provides a necessary layer of protection for many businesses. Product liability claims stem from injuries or damage caused by a product that your organisation sold, manufactured or, in some cases, even just handled. Standard product liability policies cover legal liability for accidental bodily injury or property damage.

If your business manufacturers, distributes, repairs, alters or even only handles goods or products while they are between other parties, you should consider product liability insurance.

**Some of the more common types of product liability claims that organisations may face include:**



## Design Defect

These claims stem from the actual, intended design of the product being faulty, unreliable or dangerous. In these cases, a claimant will argue that the product in question had issues before it was ever even built, much less taken off a supply line or packaged.



## Production or Manufacturing Defect

This type of claim alleges that a flaw occurred during the production or manufacturing of a product that caused that particular item to become unreliable or unsafe. These claims could arise from even slight mistakes during the production process.



## Insufficient Warnings or Instructions

A product liability claim may also be brought against your organisation if the claimant alleges that you did not provide them with necessary instructions or warnings to make customers aware of potential risks of using the product.

