



MIDLANDS
Beyond Coverage™

FIREWORKS INDUSTRY



ROBUST COVERAGE FOR CHALLENGING

exposures, regulatory demands and unusual supply chains of the fireworks and pyrotechnic industry. This flexible, package policy offers tailor-made casualty and professional coverages, competitively priced, for many types of fireworks businesses. Our team of experts is here to assist in creating a program that will meet your individual client's needs.

For a quote...

submit@midman.com



Beyond
Coverage™

For more info...

midlandsmgt.com

AVAILABLE COVERAGES

- Commercial General Liability (ISO 12/07) – Coverage Part A
- Contractors Pollution – Coverage Part B with limited site pollution
- Professional Liability – Coverage Part C
- Site Environmental Liability – Coverage Part D
- Products Pollution Liability – Coverage Part E
- Available individually or in combination with any other
- Follow Form Excess Liability – Occurrence or Claims Made
- Deductible and SIR structures available
- Time Element Pollution available by endorsement

HIGHLIGHTS

- CGL limits up to \$5,000,000 Occurrence, \$10,000,000 Aggregate

- Pollution, Professional and Products limits up to \$5,000,000 Occurrence
- Excess limit up to \$11,000,000 as lead excess or as a part of a higher excess layer
- CGL minimum premium \$20,000
- Excess minimum premium \$7,500 1st million excess and higher depending on class
- A.M. Best "A" rated or better carriers

PREFERRED CLASSES

- **Manufacturers** of both 1.4G and 1.3G
- **Distributors** of both 1.4G and 1.3G pyrotechnics
- **Wholesalers** of both 1.4G and 1.3G pyrotechnics
- **Importers** of both 1.4G and 1.3G pyrotechnics
- **Display Companies** - outdoor, indoor and close proximity venues
- **Retailers** - single and multiple retail locations, owned and non-owned fireworks stands

Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.