

Examples of Product Liability Risks that have been written

- Underwater propulsion devices and sporting goods accessories.
- Medical supplies and equipment; disposable supplies; respiratory and durable medical equipment.
- Manufacturer of foam seats and helmet liners for military and motorcycle drivers. Produces only the liners.
- Scuba equipment (fins, masks, buoyancy vests, regulators, etc.). No tanks.
- Distributes artificial flavorings for medicines. Product has FDA approval.
- Homeopathic and nutritional products.
- Manufacturer and distributor of magnetic therapeutic products and topical ointments.
- Weight loss supplements, diet plan consulting; and all related premises and operations of the insured.
- Veterinary orthopedic supplies and devices, veterinary orthopedic instruments and implants and external fixation devices for small animals.
- Manufacturer of custom wood products and metal prototypes.
- Wholesale furniture distributor.
- Manufacturer of tests for male fertility and female ovulation.

The following are examples of Product Liability claims

A deadly pick-me-up. The parents of a deceased 36-year-old male brought a suit against an insured pharmaceutical company, specifically one of its energy enhancing products. The decedent's parents allege the company should have been aware of the adverse effects of their product that resulted in the premature death of their son. They are suing for damages resulting from loss of society and companionship as well as conscious pain and suffering for the three weeks during which the decedent lived after the initial incident leading to his death. The case is currently in mediation.

Fire in the hole. The insured, a fireplace company, sold a wood stove and chimney package to a home-owning couple. An independent contractor handled the installation of the product. Eight years later a fire broke out consuming large portions of the interior and roof structure. A claim was filed against the insured alleging their role in the damages incurred during the fire. Case is pending.

Plain old malfunction. A flight attendant is bringing suit against the company who owns and makes the planes upon which she flies. Allegedly, the claimant was injured during a descent into a Michigan airport. The plane hit a particularly turbulent area and during the jarring ride, the plaintiff sustained several injuries. She believes the insured airline maker is liable citing malfunctions in the plane's autopilot. Settlement is being pursued.

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