



# Consumer Specialties Insurance (CSI) A Winning Formula!

**Consumer Specialties Insurance (CSI) is a Risk Retention Group (RRG) that has been providing cost-effective liability insurance solutions to specialty chemical manufacturers and distributors since 1987!**



[www.csipius.com](http://www.csipius.com)

## Overview

Consumer Specialties Insurance (CSI) was founded by the Household & Commercial Products Association (HCPA) to provide specialty chemical manufacturers and distributors with needed insurance protection at a reasonable price. Today, CSI, as a policyholder-owned insurance company, continues to serve an important need – providing a stable, reliable source of General Liability/Products Liability, Hired and Non-Owned Auto Liability, and Umbrella Liability insurance to the consumer specialty products industry.

CSI is licensed by the Vermont Department of Banking and Insurance to transact business as a risk retention group in all fifty states.

CSI is administered by Ames & Gough, a retail broker and national program manager located in McLean, VA.

## Coverage That Works

CSI offers Commercial General Liability/Products Liability, Hired and Non-Owned Auto Liability, and Umbrella Liability Coverage.

Basic policy limits are \$1 million per occurrence/aggregate. Umbrella/excess limits up to \$5,000,000 are available on an individual basis.

The minimum standard deductible is \$2,500 per claim with a \$12,500 aggregate. Higher deductibles are available.

Vendors Coverage is available.

Pollution Liability resulting from a hostile fire and from the product's liability exposure is included; as is short-term pollution incident protection.

Each policy can be tailored to meet the individual needs of the policyholder.

To provide a single source of business insurance, additional coverage may be available on an individual basis through Ames & Gough, which evaluates insureds on a case-by-case basis.

## Here When It Matters

During these unsettling times brought about by the Covid-19 pandemic, we want to reinforce our commitment to working with you to meet your clients' needs. Although working remotely, our underwriting and service team is ready to assist and can deliver a 24-hour turnaround on General/Product Liability quotes.

## Knowledgeable Underwriters

CSI Underwriters are experienced industry specialists with over 20 years underwriting specialty chemical risks.

CSI's reinsurers are rated A (Excellent) by A.M. Best.

Coverage is available for companies in the United States, Puerto Rico and Canada.

## Tailored Claims & Loss Control Services

Specialized claims services tailored to the unique needs of the specialty chemical industry including extensive product liability litigation expertise, efficient and effective claims management and personalized claims services.

Industry-specific loss control services include review of labels, material safety data sheets, contract clauses, and premise site reviews and recommendations, as well as general risk management advice.

Dedicated policyholder support ensures there is quick response time to insureds requests.

**CONTACT: Tina Walunas P: 703-827-2277 E: [twalunas@amesgough.com](mailto:twalunas@amesgough.com)**

