



E-Cig Device & Liquid Product Liability Program

Turn to trusted underwriters for your E-Cig product liability needs

For the rapidly growing electronic cigarette and vaping industry, those who make, distribute or sell these products need coverage that is tailored to this dynamic consumer products niche. With the Blue River Underwriters E-Cig Device & Liquid Products Liability Program, we deliver an AM Best A Rated carrier with experience in this industry coupled with guidance from our proven and responsive program underwriters. Whether you are a Smoke & Vape Shop owner, distributor, manufacturer or importer of these products, our program provides relevant coverage for the products your insureds represent and no health hazard exclusions for these devices or liquids to provide greater peace of mind for all.



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- Classes:**
- Smoke & Vape Shop Owners
 - E-Cig Device and Accessory Manufacturers
 - E-Juice and E-Liquid Manufacturers
 - Importers and Distributors of these E-Cig Products
- Coverages:**
- Products liability for e-cig hardware and liquids
 - Claims made coverage
 - Max limit \$5MM each claim and \$5MM aggregate
 - Minimum deductible \$2,500
 - Minimum premium \$5,000
- Features:**
- No health hazard exclusion
 - The form has a built in tobacco exclusion
 - Battery exclusion - limited exclusion on some battery brands
- Submission Criteria:**
- Completed application
 - Loss runs 3 years
 - For added coverage options, additional forms may apply

Blue River Underwriters is a specialty program administrator representing top-rated international carriers by way of expert underwriting leadership. Our team has built a solid reputation for quality programs, competitive rates and unparalleled service. We partner with select retail and wholesale agents nationwide to deliver industry and risk insights that empower greater success as part of Breckenridge Insurance Group.

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Program is not available in NY, NJ, and PA.

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