



Marsh McLennan Agency

T + 1 336-878-7939

Amanda.Gearheart@MarshMMA.com

Amanda Gearheart

Placement Specialist | Mid-Atlantic Division

Hello my name is Amanda Gearheart, I am an Insurance Placement Specialist with Marsh & McLennan Agency aka MMA. I have helped place insurance coverage for numerous custom frame and bicycle part fabricators. My team primarily focuses on Small Business accounts for Sole Proprietors, Corporations, LLC's, etc. in all industries domiciled in the United States.

There have been several questions posted regarding insurance lately and to help educate Fabricators here are some general insurance terms along with a brief description.

- **General Liability also known as Business Liability**- protects insured's from suits brought by a third party claiming, bodily injury, and property damage or financial loss. General Liability can also include Products Liability, this can protect fabricator, manufacturers, distributors, suppliers, retailers, and others who make products available to the public and are held responsible for the injuries those products cause. For Foreign sales, coverage would only apply if claims are filed in the U.S.
- **Property and Tools**- Coverage for Buildings, Business Personal Property and Tools, Stock & Inventory
- **Workers Compensation**- Requirements vary by state- <https://foundersshield.com/blog/workers-compensation-state-by-state/>
- **Excess Liability**- Higher excess limits over General Liability, Employers Liability and Auto Liability.
- **Hired and Non Owned**- If an employee of your company is driving to a work-related event in their personal vehicle or a rented car and has an accident.
- **Auto** – Liability and Physical Damage.

To obtain a quote for coverage, we will require a completed application and any additional information depending on your insurance needs. If you are interested, please reach out to me directly.