$FFRUGLQJ WR WKH LQWHUQDWLRQDO ODZ
ÀUP RI 6DQGOHU 7UDYLV 5RVHQEHUJ
RQ 1RYHPEHU DQ DFWLRQ SODQ ZDV
SUHVHQWHG WR 3UHVLGHQW %XVK E\ WKH ,Q
WHUDJHQF\ :RUNLQJ *URXS RQ ,PSRUW
6DIHW\ DV ZHOO D IRRG SURWHFWLRQ SODQ
RIIHUHG E\ WKH)RRG DQG 'UXJ $G
PLQLVWUDWLRQ ,QFOXGHG LQ WKHVH SODQV
DUH ´OLDELOLW\ IRU VKLSSHUV FXVWRPV
EURNHUV IUHLJKW IRUZDUGHUV DQG RWK
HUV LQFUHDVHG SHQDOWLHV DQG LPSRUWHU
ERQG DPRXQWV SRVVLEOH DGGLWLRQDO
WUDGH GDWD UHTXLUHPHQWV PDQGDWRU\
FHUWLÀFDWLRQ RI IRUHLJQ PDGH SURGXFWV
DQG YROXQWDU\ FHUWLÀFDWLRQ RI LPSRUW

)UHH $FW

Although importers can’t be immunized from being sued, they can shift or share liabilities with suppliers, and establish that the importer has exercised the highest degree of care.

*URXS /HDGHU LQ 6DQGOHU 7UDYLV

< RX WROG XV WKDW \RX ZDQWHG DQ
LQVXUHU ZKR FRXOG ZULWH ERWK
PDULQH WHUPLQDO OHJDO OLDELOLW\
DQG SURSHUW\ FDVXDOW\ OLQHV IRU PD
ULQH WHUPLQDO RSHUDWRUV :H KHDUG \RX
DQG GHYHORSHG WKH 0DULQH 7HUPLQDO
2SHUDWRU·V 3URJUDP 723V

396 ; 36/ &,+%2
7R EHJLQ *UHDW $PHULFDQ IRUPHG D
FRPPLWWHH RI UHSUHVHQWDWLYHV IURP
DOO LWV RIÀFHV WKDW GHDO ZLWK PDULQH
WHUPLQDO EXVLQHVV ´,7KH JRDO ZDV WR ÁQG
WKH FRPPLWWHH µ VDLGV 1LFN 9DQ 'RQJHQ
'LYLVLRQDO $VVLVWDQW 9LFH 3UHVLGHQW
RI *UHDW $PHULFDQ·V &KLFDJR EUDQFK
RIÀFH ´:H WDONHG DW JUHDW OHQJWK ZLWK
SURGXFHUV DQG LQVXUHGV
WKH FRXQWU\ DQG
IRXQG WKDW WKHUH
DUH YHU\ IHZ SURG
XFWV RXW WKHUH WKDW
FRPELQH PDULQH
OHJDO OLDELOLW\ DQG
SURSHUW\ FDVXDOW\
FRYHUDJH IRU VPDOO
WR PLG VL]H RSHUDWRUV
WHUPLQDO µ

´7KH *UHDW $PHULFDQ WHDP ZRUNHG
ORQJ DQG KDUG WR GHYHORS WKH SUR
JUDP ZH FRQVLGHU WRS
FDOOHG 723V µ

8,) *3'97
723V IRFXVHV RQ VPDOO
VL]H PDULQH WHUPLQDO
ZKR RIWHQ OHDVH VSDFH
DXWKRULW\ DQG VRPHWLPHV
LQGHSHQGHQWO\ %XW WKH
WKH DSSURSULDWH LQVX
7KH SURJUDP LQWHJUDWHV
FRYHUDJHV IRU WKHP DQG
LQVXUHGV DQG WKHLU SUR
LQJ PXOWLSOH H[SRVXUH
LQVXUHU

´7KLV VDYHV LQVXUHGV
WLPH DQG VLPSOLÀHV WKH

SURFHVV $GGLWLRQDOO\
IRU VHUYLFHV FRQWURO DQG
SURWHFWLRQ
SRLQWV DQG FRQWURO FRVWV

8%-036)('3:)6%+)
723V FDQ EH WDLORUHG
WR ÀW WKH LQVXUHG

PDULQH JHQHUDO OLDELOLW\

‡ 5HDO DQG EXVLQHVV SHUVRQDO

KLJK OHYHO VHUYLFH
DQG QDWLRQDO PDUNHWLQJ
WUDQVSRUWDWLRQ

PLOOLRQ IRU HDFK

‡3LHUV DQG GRFNV IRU ZD
‡0DULQH ([FHVV DQG %XPE
‡9HVVHO 3ROOXWLRQ 23$
‡ %DWRUQV 7KUXRQ D OL
‡ $GGLWLRQDO
HUDJHV LQFOXG
KXOO DQG SURW
WLRQ DQG LQGH
QLW\ IRU WXJV
EDUJHV DQG ZR
SODWIRUPV

)38/2+ 6 78 6+-+

%0*36136)2*361%8-32

´7KH *UHDW $PHULFDQ P

%)286%0 %1)6-'%2 7%47,38

$OWKRXJK WKH 8 6 &HQWUDO $PHULFDQ 'RPLQLFDQ 5HSXEOLF)UHH 7UDGH $JUHHPHQW (&$)7$) DQG ... UHIHUUHG WR DV '5 &$)7$ ... ZDV DSSURYHG LQ ... ODVW SDUWQHU WR UDWLI\ ... GLG VR RQO\ ODVW 2FWREHU ... DPELYDOHQFH WRZDUG IUHH WUDGH ... ZLWK WKH 8QLWHG 6WDWHV

3ULRU WR HVWDEOLVKLQJ ... 8 6 ZHLJKWHG DYHUDJH ... &$)7$ FRXQWULHV ZDV ... DFFRUGLQJ WR WKH :RUOG ... UHÁHFWHG WKH IDFW WKDW ... SHUFHQW RI &$)7$ LPSRUWV ... HQWHUHG WKH 8 6 GXW\ IUHH ... RWKHU KDQG WKH ZHLJKWHG ... WDULII UDWH RQ 8 6 JRRGV ... FHQW LQ WKH 'RPLQLFDQ 5HSXEOLF ... SHUFHQW LQ &RVWD 5LFD ... (O 6DOYDGRU ... SHUFHQW ... SHUFHQW LQ +RQGXUDV ... FHQW LQ 1LFDUDJXD

7KH GHDO FDOOHG IRU WKH ... HOLPLQDWLRQ RI ... SHUFHQW ... FRXQWU\ WDULIIV RQ 8 6 ... SKDVLQJ RXW WKH UHPDLQLQJ ... \HDUV DFFRUGLQJ WR WKH ...

5HSUHVHQWDWLYH ,PSRUW 'HPDQG ... &RXQWU\ ... &RPSHWLWLRQ ... 8 6 (DWDELOLW\ ...

1HYHUWKHOHVV &$)7$ LV ... RYHUZKHOPLQJ ... FRXQWULHV ...

(PHUJLQJ 0DUNHWV ... (&$)7$ ... 6RXWK .RUHD DQG ... &HQWUDO $PHULFD ... 3DQDPD ... HFRQRPLF ... LQ ... &KLQHVH FRPSHWLWLRQ ... 6RXWK .RUHD DQG ... 6WDWHV DQG ... *UHDWHU 1RUWK 6RXWK ... SURPRWH WKH IUHH ÁRZ RI ... &$)7$ H[SRUWV ...

7KH GHVFULSWLRQ RI WKH 723V SROLF\ SURYLGHG RQ SDJH WKUHH LV VXPPDUL]HG GXH WR VSDFH OLPLWDWLRQV 3OHDVH UHIHU WR WKH SROLF\ IRU WHUPV FRQGLWLRQV H[FOXVLRQV DQG OLPLWV 1RW DOO FRYHUDJHV DUH DYDLODEOH LQ HYHU\ VWDWH 3ROLFLHV DUH XQGHUZULWWHQ E\ *UHDW $PHULFDQ ,QVXUDQFH &RPSDQ\ RI 1HZ <RUN &RS\ULJKW ... &RPSDQ\ *UHDW $PHULFDQ $PHULFDQ ,QVXUDQFH *URXS

*UHDW $PHULFDQ ,QVXUDQFH *URXS
2FHDQ 0DULQH 'LYLVLRQ
%URDGZD\ WK)ORRU
1HZ <RUN 1<
ZZZ *UHDW$PHULFDQ2FHDQ FRP

GREAT AMERICAN INSURANCE GROUP

35657
67'
8 6 3267$*(3$,'
0$,/(')520
=,3 &2'(
3(50,7 12

)RU PRUH
LQIRUPDWLRQ RQ
KRZ ZH FDQ
KHOS \RXU EXVLQHVV
VWD\ SURÀWDEOH
FRQWDFW \RXU DJHQW
RU (G :LOPRW DW

HZLOPRW#JDLF FRP