



Protection for the Insureds Brand and Products

Product manufacturers can suffer loss, costs and expenses from recalling a product which has been accidentally contaminated where such product has led or would lead to bodily injury and/or physical damage, or, suffered from malicious tampering so as to render it unfit or dangerous for its intended use or consumption.

COVERAGE BENEFITS



Accidental Contamination

- › Accidental or unintentional error in the, manufacture production, processing, preparation, assembly, blending, mixing, compounding, packaging or labeling (including any instructions for use) of Insured Products.
- › Introduction into the insured Products of a contaminated or unsuitable ingredient or component.
- › Error by the Insured in the storage or distribution of any Insured Products whilst in the care, custody or control of the Insured.




Malicious Product Tamper

- › Actual, alleged or threatened, intentional, malicious and wrongful alteration or contamination of the Insureds Products by an Employee of the Insured or other person, so as to render it unfit or dangerous for its intended use or consumption.



Product Extortion

- › Threat or connected series of threats to commit Malicious Tampering for the purpose of demanding Ransom Monies.

Capacity  **> \$2,000,000** in the aggregate

TARGET CLIENTS



Food and Beverage Manufacturers



Nutraceutical and Pharmaceutical manufacturers



Topical ingredient manufacturers

COVER DEFINITIONS INCLUDE



- › Pre-recall Expenses
- › Recall Expense
- › Third Party Recall Expenses



- › Increased Costs of Working
- › Product Rehabilitation Expenses

TERRITORY / JURISDICTION



- › Worldwide