



Recalls for consumable products are skyrocketing, and the cost to settle the claim is often compounded by the impact on the company's brand reputation. Product Recall Insurance for Consumable Products is designed to cover any product that is ingestible or topical, such as food and beverage, cosmetics, tobacco and pharmaceuticals.

TARGET MARKETS

- Manufacturers
- Bottlers
- Ingredient Suppliers
- Processors
- Co-packers
- Importers
- Packagers
- Wholesalers
- Distributors

CAPACITY/LIMIT

\$15,000,000

COVERAGE AND ENDORSEMENTS

Our standard Consumable Products wording and our comprehensive list of endorsements give clients the ability to tailor coverage to help protect themselves from the risks that are most applicable to their business. Coverages include:

- Consultant Costs
- Pre-incident Costs
- Recall Costs, including Third Party Recall Costs
- Replacement Costs
- Loss of Gross Profit
- Extra Expense
- Rehabilitation Expenses
- Third Party Recall Liability and Defense Costs
- Extortion Costs
- Claims Preparation Costs

TRIGGERS

- Accidental Contamination
- Malicious Product Tampering
- Governmental Recall
- Adverse Publicity

SELF INSURED RETENTION

\$10,000 Minimum Primary SIR

PREMIUM

\$10,000 Minimum Premium

TERRITORY

Worldwide Coverage

ADDITIONAL TRIGGERS

- Collateral Damage (Product Refusal)
- Intentionally Impaired Ingredients
- Product Defect
- False Positive

WHY CRUM & FORSTER?

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$39B in revenue
- Flexible coverage and program structures
- Dedicated and responsive insurance professionals
- Customer service-based culture applied to everything we do
- Responsive and fair claims handling

PRODUCT RECALL CONTACTS

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