

Contaminated Product Insurance

We offer a range of insurance products and risk management solutions developed in response to the demands and expectations of the business sector, from minor risks to major exposures.

Our emphasis is on providing:

- professional insurance services
- comprehensive insurance programs tailored to your individual needs
- responsive and proactive claims service
- an extremely competitive price structure.

Our in-depth understanding of credit insurance comes from extensive experience in the worldwide market since 1990. Over the years we have earned a reputation for integrity, creative solutions and outstanding service. For you that means real benefits, personal attention and fast claim settlements.

Contaminated Products Insurance

Product recalls and incidents of product contamination continue to have a high profile in the media and public eye.

Accidental or malicious contamination of consumer products can lead to a large financial loss (first and third party), not only from the costs of recalling the product itself but also from the loss of profit to the company and the damage to a company reputation, which can be irreparable.

Product Recall insurance reimburses costs incurred to recall and replace a product in the marketplace with a safe one. It also provides expert assistance and advice during this process.

Product Recall cover is suitable for manufacturers, processors, distributors and retailers of topical and ingestible products, such as food, beverage, restaurants, cosmetics, pharmaceutical (OTC) and tobacco.

Policy sections:

- **Accidental Contamination**
Accidental or unintentional contamination, impairment or mislabelling of an insured product or any adverse publicity implying such, which occurs during the production process
- **Malicious Products Tampering**
Any actual, threatened, alleged, intentional, malicious alteration or or contamination of an insured product so as to render it unfit or dangerous for its intended use
- **Product Extortion**
Threat to commit a Product Tampering for the purpose of demanding Ransom monies

Let us work with you to develop an insurance program tailored to your specific requirements.



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General advice warning

This document has been provided without taking into account your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in light of your own individual circumstances, to act upon the information. The document is a summary of the insurance, so please refer to the policy and our product disclosure statement for full details prior to making any decision to acquire this product. Insurance cover will not begin until your application has been accepted and the premium paid.

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Contaminated Product Insurance - Claims Examples

One of the best ways to understand your exposure and how this type of insurance can assist in the management of your risks is to look at some of the recent circumstances which may be relevant to you.

Food and Beverage Recalls

Product	Hazard	Product Defect:
Custard Cups	Food products containing small plastic pieces may pose a choking hazard or cause injury if consumed.	The product has been recalled due to foreign matter contamination (small plastic pieces).
Wine	Any consumers who have a sulphur dioxide 220 allergy or intolerance may have a reaction if the product is consumed.	This product has been recalled due to an undeclared allergen (sulphur dioxide 220) as a result of a labelling error.
Hot Bean Curd Preserve	Food products contaminated with Bacillus cereus may cause illness if consumed.	The recall of the above product is due to microbial contamination (Bacillus cereus).
Dried Mint	Food products contaminated with Salmonella may cause illness if consumed.	The recall is due to the presence of microbial contamination (Salmonella).
Yoghurt	Food products contaminated with E. coli may cause illness if consumed.	The recall is due to the presence of microbial contamination (E. coli).

Consumer Durable Section Recalls

Product	Hazard	Product Defect:
Infants' 3-Piece Set	If the outer branded button rim detaches, the removable part may pose a choking hazard.	The over-shirt buttons have a branded rim that may detach during use.
Laundry Detergent	There is a low risk of skin irritation for a small percentage of susceptible consumers.	The recall of the above product is due to the presence of a bacterial contamination.
Washing Machine	Potential electric shock hazard.	Incorrect assembly of the control board.
Flower Sandals	If the flowers detach, they may pose a choking hazard to children.	The flowers may detach from the sandal during use.
Padded Flop Chair	If the defect occurs whilst in use, the chair can become unstable or collapse, possibly causing injury.	The locking pin on the chair leg may fail.
Dishwasher	Potential electric shock hazard.	Water may leak into the door latch area causing electrical tracking in some components.