

Primary General Casualty

Food and Beverage

From initial preparation through processing, production and packaging, you are vulnerable to loss. Starr's approach to Food & Beverage includes a comprehensive review of not just the products, but also the liabilities you face related to the people who produce your items and the facilities where they are made.

Target Risks

- Food & Beverage Manufacturing
- Commercial Bakeries
- Fruit and Vegetable Canning
- Merchant Wholesalers
- Animal Slaughtering
- Meat & Poultry Processors
- Rendering
- Seafood Product Preparation and Packaging
- Breweries
- Distilleries
- Wineries

Coverages Available

General Liability

- Limits up to \$2M/\$4M/\$4M available
- Guaranteed Cost and Loss Sensitive program structures available

Workers' Compensation

- EL Limit up to \$2M available
- Guaranteed Cost and Loss Sensitive program structures available

Commercial Auto Liability

- Limits up to \$2M combined single limit available
- Guaranteed Cost and Loss Sensitive program structures available

Contaminated Products

- Limits up to \$10M available for Accidental Contamination, Malicious Tampering, Product Extortion, Government Recall, Intentional Impairment of Ingredients, and Product Refusal
- Guaranteed Cost and Loss Sensitive program structures available

Coverages Available (continued)

Site Pollution Liability

- Limits up to \$25M available, multi-year policies available
- Deductible or Self-Insured Retentions available
- Coverage can include 3rd Party Bodily Injury/ Property damage and On-Site/Off-Site Cleanup Costs for a wide variety of Pollutants including Mold, Legionella, and other airborne and waterborne substances.

Kidnap, Ransom and Extortion

- Limits up to \$25M available, up to 3-year policies available
- Coverage provided on a guaranteed cost basis
- Coverage can include Ransom Monies, In-Transit Loss of Ransom Monies, Consultant and Advisor Costs, Judgements, Settlements, Defense Costs, and Covered Expenses
- Consulting Costs provided in-addition to limits

Unique Features

- One solution for Primary Casualty Lines, including Workers' Compensation, along with Contaminated Products, Site Pollution, Kidnap, Ransom and Extortion
- One single point of contact and Underwriters dedicated to the Food & Beverage segment
- Coverage terms tailored to the needs of the client

Services

- Loss Control: In-house loss control consultants and a network of industry-specific third-party vendors, including RED24, with expertise in the Food & Beverage segment.

Reach out to Starr for more information on how a Starr solution can work for you:

Contact our Commercial General Casualty team at CommercialGeneralCasualty@starrcompanies.com or visit www.starrcompanies.com/insurance/cgcoverview.

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