



Crisis Management Contaminated Products

Increasingly stringent enforcement of regulations and the public's demand for safe products require greater care than ever in today's global marketplace. Whether it's a contaminated product you manufacture or ingredient you source, a mislabeled product you produce, or a false report asserting a product you sell to be unsafe, there are various incidents that can have a significant impact on your company's image and bottom line.

Our Contaminated Products Insurance (CPI) policy is designed to help manufacturers, wholesalers, retailers, importers and distributors of food & beverages and other topical and ingestible products manage threats to their products, brands, reputation and financial sustainability. Our CPI policy protects you from a wide range of potential events which could have a devastating impact on your business.

Target Risks

- Snack Foods
- Soups, Sauces, Dressings, and Canned Goods
- Confectionery Products and Baked Goods
- Dairy Products
- Produce including Growers, Coops, Marketers, and Distributors
- Ingredients and Flavoring
- Meat and Seafood Products
- OTC Pharmaceuticals, Nutraceuticals, and Supplements
- Cosmetics, Personal Care, and Hygiene Products
- Tobacco and Electronic Cigarettes
- Beverages including Alcoholic and Carbonated
- Pet Food

Coverages Available

- Insured Event Triggers: Accidental Contamination, Government Recall, Malicious Product Tampering, Product Extortion, and Adverse Publicity
- Covered Losses: Crisis Consultant Costs, Pre-Incident Consultant Costs, Business Interruption Expense, Destruction Costs, Insured Product Extortion Costs, Pre-Recall Expenses, Recall Costs, Redistribution Costs, Rehabilitation Expenses, and Replacement Costs

Additional Coverages Available

- Customer Loss of Gross Profit or Third Party Recall Liability
- Intentionally Impaired Ingredients
- Product Refusal
- Forensic Accounting and Claims Services
- Non-Compliant Kosher Products
- Consultant Service Product Boycott & Border Rejection
- Additional endorsements available upon request

Limits

- Up to \$25,000,000
- Primary and Excess capacity available

Self-Insured Retention (SIR)

- Minimum SIR of \$25,000, varies depending on the risk profile

Highlights

- Worldwide coverage available for U.S. based risks
- 24/7 Crisis Response Hotline
- 24/7 access to Starr-retained consultant Red24
- Pre-incident Consulting Services available by Red24

Contaminated Products (continued)

Risk Management

- Dedicated Starr Account Service Manager

Claims Services

- Internal Claims Department

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

Contact our Crisis Management team at crisismanagement@starrcompanies.com or visit www.starrcompanies.com/insurance/contaminatedproducts

Coverages described herein are underwritten by Starr Indemnity & Liability Company or Starr Surplus Lines Insurance.

The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes and does not provide any guidance regarding coverage that may or may not be available under this policy as respects any claim. Any Policy issued by Starr Companies will contain limitations, exclusions and termination provisions. Not all coverages are available in all jurisdictions. For costs and complete details of specific policy coverage, please contact the insurance professional above.