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
- Confectionary 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, 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 WorldAware (f/k/a Red24)
- Pre-Incident Consulting Services available by WolrdAware (f/k/a Red24)

**Risk Management**

- Dedicated Starr Account Service Manager

**Claims Services**

- Internal Claims Department