

## Contaminated Product Insurance



Contaminated Products Insurance (CPI) offered through AIG can help manage the effects of a recall; covering key expenses and providing the expertise of world renowned crisis management and public relations consultants to guide management throughout the critical first few weeks of a product recall.

### Value Added Services

Consultants with global presence and local expertise work with clients to reduce the likelihood of a product Contamination or Recall and prepare them to best face a crisis if one does occur.

– NSF International maintain a network of full-time food safety experts, auditors and crisis management specialists. The Client has access to both pre-incident & post-incident response services.

**Crisis Hotline:** Is a designated 24/7 hotline available to the client in the event of an actual or perceived incident. The Client is put in touch with the appropriate response consultant based on their location, language and the nature of the incident.

### Coverage

Insured events:

**Accidental Contamination (ACI):** Accidental Contamination that results or has resulted in Bodily Injury or Property Damage.

**Adverse Publicity:** The reporting of an actual or alleged Accidental Contamination and/or Malicious Product Tampering where the Insured Product is specifically named.

**Intentionally Impaired Ingredients:** Intentional and wrongful but not Malicious Contaminations or Impairments, which occur as a result of an ingredient supplied by a third party.

**Malicious Product Tampering (MPT):** Malicious alteration of an Insured Product(s).

**Product Extortion (PE):** Threat to commit MPT that is communicated to the Insured for the purpose of demanding money, property or services.

**Governmental Recall:** An official recall order that has been issued or is imminent by the competent authorities in order to comply with food safety regulations.

Coverage includes:

- Recall Costs
- Replacement Costs
- Rehabilitation Expenses (sub limit applies)
- Business Interruption (loss of gross profit)
- Product Extortion Costs
- Consultant & Advisor Costs
- Third Party Recall Costs (sub limit applies)
- Fine & Penalties (sub limit applies)

# Contaminated Product Insurance

## Target Market

Manufacturers, distributors, suppliers, importers, wholesalers and retailers of topical and ingestible products, including the following sectors:

- Food
- Beverage
- Cosmetics
- Pharmaceuticals (OTC non-prescriptive)

## Underwriting Considerations

A variety of factors will be considered including:

- Industry and Product type
- Turnover of the Insured
- Numbers of Production Plants & Lines
- Loss History
- Quality Control & Recall Plans

## Indemnity Limit

Limit of Liability: Varies with risk and sales volume

Deductible: Varies with risk, sales volume and limits

Scope of coverage is subject to the terms and conditions of the policy.

A specimen policy is available upon request.



Bring on tomorrow

### Head Office

**Sydney** Level 19, 2 Park Street Sydney NSW 2000 Australia  
GPO Box 9933 Sydney NSW 2001 Australia

**Melbourne** GPO Box 9933 Melbourne VIC 3001 Australia  
**Brisbane** GPO Box 9933 Brisbane QLD 4001 Australia  
**Perth** GPO Box 9933 Perth WA 6848 Australia

### Australia wide

T 1300 030 886  
F 1300 634 940

### International

T +61 3 9522 4000  
F +61 3 9522 4645

[www.aig.com.au](http://www.aig.com.au)