

CRISIS MANAGEMENT //  
NEWSLETTER // AUSTRALIA

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## Product Recall Monitor July to December, 2019

FEBRUARY 2020

The Liberty Specialty Markets (Liberty) Product Recall Monitor summarises recent product recalls that have taken place across a variety of industries in Australia. We also share what's new in our Food and Beverage insurance offering.

In this edition we share the latest recalls in:

- ▶ Home & living
- ▶ Food & groceries
- ▶ Allergens
- ▶ Babies & kids
- ▶ Health & lifestyle

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# What's new at Liberty?

## Insurance cover for the food & beverage industry

Liberty has introduced a new Food and Beverage Insurance Policy that is a recall cover specifically tailored for the food and beverage industry. Designed to address both product recalls and withdrawals, it protects manufacturers from the risk of contaminations and also the need to withdraw their product due to manufacturing error or quality control issues.

In the past food and beverage manufacturers have relied on Contaminated Products policies, which only offer protection in the event of an incident that could cause bodily harm to a consumer.

## Fast track your claims

We know that when you have a claim you want it paid fast. Some claims are complex, yet others are straightforward. If indemnity can be granted and all the supporting documents are received, Liberty can settle Food and Beverage claims up to \$75,000 within three business days.

## What's covered?

We've worked with food and beverage producers for many years and have rolled the most commonly required covers into one convenient industry policy.

Our Food and Beverage Policy includes:

- ▶ Automatic inclusion of Product Withdrawal cover
- ▶ Triggers are closely aligned to the legal requirements to recall under the Australian Consumer Law, and the Australian Food Codes
- ▶ A nil Self-Insured Retention is automatically applied
- ▶ Option to add endorsements for Business Interruption and Rehabilitation Expenses
- ▶ Cover for Replacement Costs once the product has left the client's physical possession

## Compare the covers

Here's a quick summary of how your food and beverage clients can enjoy extra protection:

Incident	Liberty Food & Beverage Policy	Traditional Contaminated Products Policy
Contamination by listeria, e-coli, salmonella or other food pathogens	Yes	Yes
Glass, metal or plastic contamination	Yes	Yes
Taste/inedible product due to manufacturing error	Yes	No
Product unfit for consumption due to manufacturing error, with no bodily injury	Yes	No





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697 product recalls were reported in Australia in 2019. The Australian Competition & Consumer Commission report into Product Safety in Australia reveals the diversity of goods recalled, ranging from motorcycle helmets, vegetable spring rolls, beer, baby teethingers and chocolate brownies

Source: The information in this document has been obtained from: Australian Competition & Consumer Commission, Recalls (1 February 2020) Product Safety Australia <https://www.productsafety.gov.au/recalls>

# Here's a sample of what's been recalled this year in Australia

## Home and living

### 3 July 2019 – Extendable Rubber Broom

When strain is placed upon the product during use, the broom handle may break and expose a metal rim. Risk of cuts to the hand or fingers if placed near the point of breakage and the exposed metal rim.

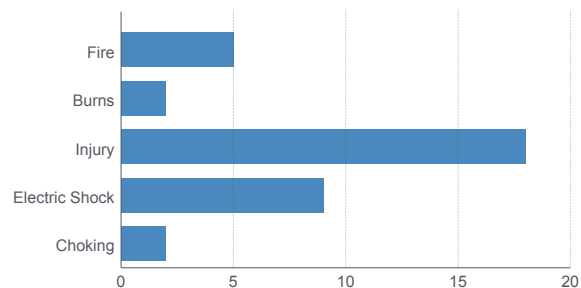
### 3 December 2019 – Dining Suite

A faulty batch of glue may result in the glass table top not being correctly secured to the legs of the table. If the glass table top detaches from the legs and the table collapses this could result in a serious injury.

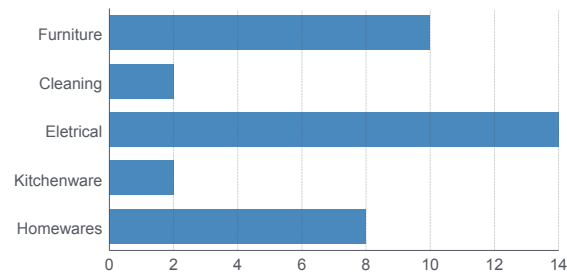
### 17 September 2019 – Coffee Mug

The mug may crack or break when filled with hot water. Potential scalding or burning hazard risk.

Home and living – Reasons for recalls  
1 July 2019 – 31 December 2019



Home and living – Category of recalls  
1 July 2019 – 31 December 2019





## Food and grocery

### 29 July 2019 – Full Cream and Light Milk

The recall is due to a processing error associated with pasteurisation. Milk that is not pasteurised according to the standard may be associated with food-borne illness and decreased shelf life.

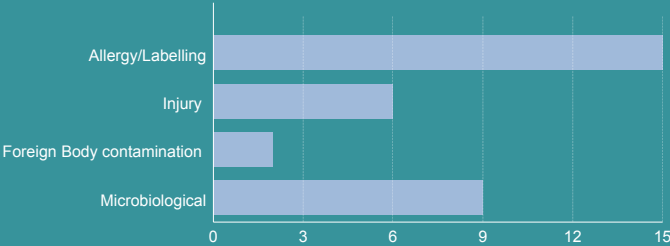
### 24 October 2019 – Wine

The recall is due to bottle breakages. This product may cause injury due to glass breakage.

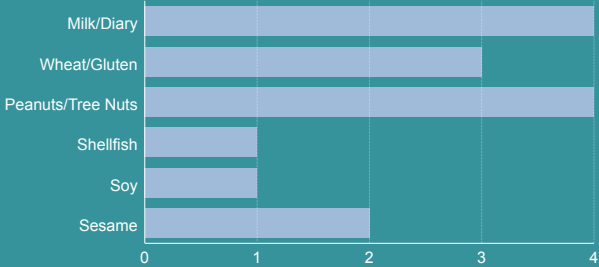
### 27 December 2019 – Potato Salad

The recall is due to potential microbial contamination (*Listeria monocytogenes*). Listeria may cause illness in pregnant women and their unborn babies, the elderly and people with low immune systems.

Food and grocery – Reasons for recalls  
1 July 2019- 31 December 2019



Allergen – Categories for recalls  
1 July 2019- 31 December 2019



## Babies and kids

### 4 July 2019 – Drawing Board Table and Chairs

In some circumstances the chairs may break if a child leans on the chair at an angle. Should the chair break while in use, this could cause serious injury.

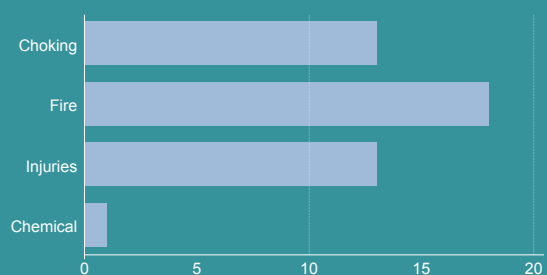
### 3 October 2019 – Baby bib

The snap button on the bib may detach from the bib. If the snap button becomes detached from the bib, it poses a choking hazard if ingested by a baby.

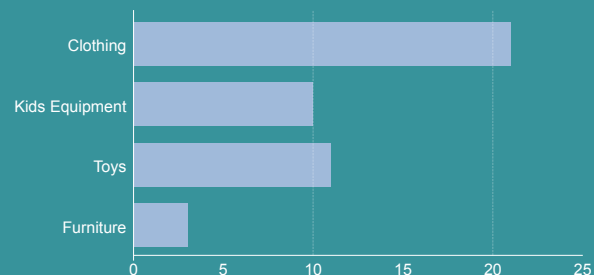
### 19 December 2019 – Kids Block set

The dimensions of the blocks in the Block Set are smaller than permitted. The blocks may break, releasing small parts. Small parts can be a choking hazard for young children.

Babies and kids – Reasons for recalls  
1 July 2019 – 31 December 2019



Babies and kids – Category of recalls  
1 July 2019 – 31 December 2019







## Health and lifestyle

### 31 July 2019- Pharmaceutical tablets

Incorrect tablets may have been present in the incorrect box, post dispensing. The incorrect tablets are approximately four times the equivalent dose, so there is the potential of serious health risks and overdose, if taken inadvertently.

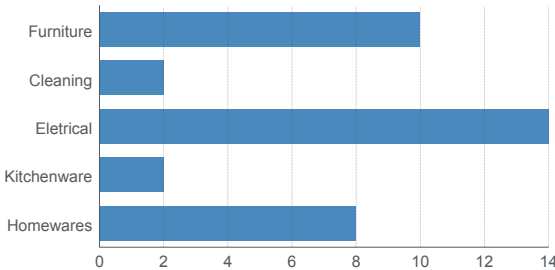
### 1 August 2019- Basketball Ring

The product was not supplied with the required warning labels and installation instructions. If the product is not installed correctly, it may detach, increasing the risk of injury to the user.

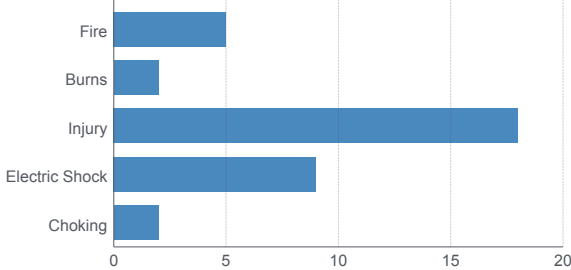
### 6 December 2019- Teething Gel

The recall is due to microbial contamination (*Burkholderia spp*) contamination found through testing samples of this batch. Burkholderia may cause illness in babies and small children, healthy people and people with compromised immune systems.

Health and lifestyle – Reasons for recalls  
1 July 2019 – 31 December 2019



Health and lifestyle – Categories for recalls  
1 July 2019 – 31 December 2019



## Contact us

If you're looking for more information on insuring the food and beverage industry, please get in touch with our specialist crisis management underwriters.

### Sydney

#### Shelley Devane

Assistant Vice President, Crisis Management  
**T** +61 2 8298 5959  
**E** shelley.devane@libertyglobalgroup.com

#### Michael Lincoln

Vice President, Crisis Management  
Asia Pacific  
**T** +61 2 8298 5958  
**E** michael.lincoln@libertyglobalgroup.com

### Melbourne

#### Keith Bostock

Underwriter, Crisis Management  
**T** +61 3 9619 9832  
**E** keith.bostock@libertyglobalgroup.com

#### Donna Niblock

Assistant Vice President  
Crisis Management & Victorian Branch Manager  
**T** +61 3 9619 9832  
**E** donna.niblock@libertyglobalgroup.com

### Brisbane

#### Bill Hardie

Senior Underwriter, Crisis Management  
**T** +61 7 3235 8808  
**E** bill.hardie@libertyglobalgroup.com

### Hong Kong

#### Joyce Cheng

Assistant Vice President,  
Crisis Management, Asia  
**T** +852 3655 2685  
**E** joyce.cheng@libertyglobalgroup.com

### Singapore

#### Si Min Tay

Senior Underwriter, Crisis Management  
**T** +65 6622 9191  
**E** simin.tay@libertyglobalgroup.com

### Malaysia

#### Ken Tung

Underwriter, Crisis Management  
**T** +60 3 2082 4000  
**E** ken.tung@libertyglobalgroup.com

## Meet our Crisis Management Team Members

[libertyspecialtymarketsap.com](http://libertyspecialtymarketsap.com)

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