

## A guide to our products and business appetite

### Contaminated Products insurance PRplus

#### COVERAGE INCLUDES:

- ▶ Accidental contamination
- ▶ Malicious product tampering
- ▶ Product extortion
- ▶ Government recall
- ▶ Adverse publicity

#### COVERED LOSSES

- ▶ Business interruption
- ▶ Replacement costs
- ▶ Recall costs
- ▶ Third party recall costs
- ▶ Consultants & advisor costs
- ▶ Rehabilitation expenses
- ▶ Product extortion

#### PREFERRED BUSINESS

Companies involved in the food, beverage, cosmetics and pharmaceutical industries, specifically:

- ▶ Growers
- ▶ Manufacturers
- ▶ Importers
- ▶ Exporters
- ▶ Wholesalers
- ▶ Distributors
- ▶ Retailers

#### COVERAGE INCLUDES:

- ▶ Defect
- ▶ Government recall
- ▶ Malicious product tampering
- ▶ Product extortion

#### COVERED LOSSES

- ▶ Business interruption
- ▶ Replacement costs
- ▶ Recall costs
- ▶ Third party recall costs
- ▶ Consultants & advisor costs
- ▶ Rehabilitation expenses

#### PREFERRED BUSINESS

Companies involved in the consumable goods, packaging, children's toys, medical devices, white & brown goods, electrical devices and tool industries, specifically:

- ▶ Manufacturers
- ▶ Importers
- ▶ Exporters
- ▶ Wholesalers
- ▶ Distributors
- ▶ Retailers

### Automotive Component Recall

#### COVERAGE INCLUDES:

- ▶ Defect
- ▶ Government recall
- ▶ Malicious product tampering
- ▶ Product guarantee cover (optional)

#### COVERED LOSSES

- ▶ Pre-recall costs
- ▶ Recall costs
- ▶ Third party recall costs
- ▶ Replacement, refund and repair costs (sublimit or full limits)
- ▶ Third party repair or replacement costs
- ▶ Loss mitigation expenses
- ▶ Consultants & advisor costs

#### PREFERRED BUSINESS

We can consider most automotive components from low hazard to safety critical, except airbags, seatbelts and tyres. We do not write assembled cars.

- ▶ Manufacturers
- ▶ Wholesalers
- ▶ Retailers
- ▶ Importers
- ▶ Exporters



## Contacts

### Kidnap, Ransom & Extortion

#### COVERAGE INCLUDES:

- ▶ Kidnapping
- ▶ Personal extortion
- ▶ Property extortion
- ▶ Cyber extortion
- ▶ Confidential information extortion
- ▶ Wrongful detention
- ▶ Hijacking
- ▶ Child abduction
- ▶ Threat expense

#### COVERED LOSSES

- ▶ Ransom monies
- ▶ Loss in transit
- ▶ Consultants & advisor costs
- ▶ Judgement, settlement & defence costs
- ▶ Expenses & personal accident
- ▶ Product extortion

#### PREFERRED BUSINESS

Clients of all sizes with foreign assets and business with travelling employees

 [View our office locations](#)

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### HONG KONG



**Joyce Cheng**  
Assistant Vice President  
Crisis Management, Asia  
T +852 36552685  
E [joyce.cheng@libertyglobalgroup.com](mailto:joyce.cheng@libertyglobalgroup.com)

### SINGAPORE



**Si Min Tay**  
Senior Underwriter  
Crisis Management, Asia  
T +65 66229191  
E [simin.tay@libertyglobalgroup.com](mailto:simin.tay@libertyglobalgroup.com)

### MALAYSIA



**Ken Tung**  
Underwriter  
Crisis Management  
T +60 127515650  
E [ken.tung@libertyglobalgroup.com](mailto:ken.tung@libertyglobalgroup.com)

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