

# A guide to our products and business appetite

## Contaminated Products

### COVERAGE INCLUDES:

- ▶ Accidental contamination
- ▶ Malicious product tampering
- ▶ Product extortion
- ▶ Government recall
- ▶ Alleged contamination
- ▶ Intentionally impaired ingredient
- ▶ Adverse publicity

### COVERED LOSSES

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

### PREFERRED BUSINESS

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

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

## SME Food & Beverage

### COVERAGE INCLUDES:

- ▶ Automatic inclusion for product withdrawal/unsafe stock
- ▶ Triggers aligned closely to legal requirements to recall under Australian Consumer Law and Australian Food Codes
- ▶ Nil deductible (Self Insured Retention)
- ▶ Cover for Replacement Cost of finished food and beverage products for human use or consumption once the product has left the client's physical possession

### COVERED LOSSES

- ▶ Recall costs
- ▶ Third party & retailer recall costs
- ▶ Replacement costs
- ▶ Consultants & advisor costs
- ▶ Extortion costs

### PREFERRED BUSINESS

**For food and beverage clients with a declared estimated turnover under A\$15m.**

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

## PRplus

### COVERAGE INCLUDES:

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

### COVERED LOSSES

- ▶ Replacement costs
- ▶ Recall costs
- ▶ Third party recall costs
- ▶ Consultant & advisor costs
- ▶ Business interruption and rehabilitation expenses available via endorsement

### PREFERRED BUSINESS

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

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



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