

Contaminated Products Insurance Overview

The world is an unpredictable place, where a product contamination crisis can emerge rapidly and threaten your business, employees or customers. At Liberty Specialty Markets (Liberty), we know that while you can't always prevent a crisis, you can be prepared for one.

Contamination in products continues to create havoc for consumers and businesses around the globe. Whether the contamination is accidental or the result of product tampering, Liberty's Contaminated Product Insurance (CPI) policy coverage protects all aspects of the food, beverage, cosmetics and pharmaceutical industries in the event of:

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

Which losses are covered?

-  Business interruption
-  Replacement costs
-  Recall costs
-  Product extortion costs
-  Retailer and customer recall costs
-  Rehabilitation expenses
-  Crisis consultant costs

In the event of a crisis, it is the client's response in the critical first hours and days that will likely determine the impact of the crisis on the business. This is when the experience and expertise of Liberty's Crisis Management consultants is crucial: they can provide advice and assistance to help deal with the crisis at hand and help protect our clients' brands and business reputation.




Liberty provides essential information to help its clients prepare for, and respond to, a contaminated products event.



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