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# Food & Beverage Recall

**PROPOSAL FORM**

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



**Liberty**  
Specialty Markets

**Important Notice**

The clauses herein are made pursuant to laws applicable in Hong Kong and Malaysia and is a statement pursuant to Section 25(5) of the Insurance Act (Cap. 142) or any amendments thereof, as applicable under the laws of Singapore.

**Your Duty Of Disclosure**

Before you enter into a contract of general insurance with an insurer, you have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of a matter:

- ▶ that diminishes the risk to be undertaken by the insurer;
- ▶ that is of common knowledge;
- ▶ that your insurer knows or, in the ordinary course of its business, ought to know;
- ▶ as to which compliance with your duty is waived by the insurer.

**Non Disclosure**

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce their liability under the contract in respect of a claim, or it may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning. The insurer may keep any premium that you have paid for this contract of insurance.

**Inadequate Space To Answer**

If there is inadequate space to answer any of the questions or make any comment or you need to disclose something to us because of your duty of disclosure, please attach a separate piece of paper to this questionnaire giving full details of additional information.

**THE APPLICANT**

1) Full name of applicant to be insured

2) Applicant's mailing address

3) Expected turnover for the next 12 months (in US\$)

4) Does the applicant's food safety procedures incorporate a written Hazard Analysis and Critical Control Point (HACCP) program for all products, which has been certified by an independent third party in the last 12 months?

Yes No

5) Does the applicant have any halal certified products?

Yes No

6) Do the insured products include any of the following?

Yes No

If yes, please refer to the conditions below.

Cheeses

Chemicals and active ingredients

Pet food

Milk and UHT milk products, including milk powder

Sprouts

Dietary supplements

Nutraceuticals

Pharmaceuticals

7) Has the applicant been operating for less than 24 months?

Yes No

If yes, please refer to the conditions below.

8) Does the applicant, its directors, officers or any other person to the knowledge of the applicant have or in the past have had knowledge of any, threatened or suspected withdrawal, recalls, extortions, tamperings, contaminations, product recall or adverse publicity involving any of applicant's products during the last five (5) years?

Yes No

If yes, please refer to the conditions below.

**CONDITIONS**

1. No cover in place until confirmed in writing by Liberty
2. All premiums are valid until 30 June 2023, and are minimum and deposit
3. This proposal form can be emailed to ken.tung@libertyglobalgroup.com. Individual case underwriting is required if the submission deviates from condition four (4) below
4. The indicative pricing below is subject to Q.4 being 'Yes' and Q.6 to Q.8 being 'No'
5. This pricing is for a 12-month policy period, and the minimum premium cannot be short termed
6. Coverage provided by the Liberty Food & Beverage Recall policy wording

**INDICATIVE PRICING (US\$)**

Limit options	Self-insured retention	Spoilage & halal sublimit	Premium options by annual turnover			
			(a) Less than \$2M	(b) \$2M To \$5M	(c) \$5M to \$10M	(d) \$10M to \$20M
\$250,000	NIL	50,000	2,875	4,250	5,600	7,400
\$500,000	NIL	50,000	3,700	5,500	7,300	9,500
\$1,000,000	NIL	50,000	6,125	9,000	12,000	15,600

**DECLARATION**

(To be signed by a Partner, Principal or Director.)

I, the undersigned understand, declare and acknowledge:

- that I understand that I am to disclose in this form, fully and faithfully, all the facts that I know or ought to know, otherwise the Policy issued hereunder may be void and I may receive nothing from the Policy;
- that I am, after enquiry, authorised by all person(s) or entities seeking insurance, to make this proposal;
- that after enquiry, all information supplied in this proposal and any supporting documents attached to this proposal or supplied separately, is true and correct and that until a Contract of Insurance is entered into, I am obliged to inform Liberty Specialty Markets of any changes to any information supplied or of any new information that is relevant;
- that I understand Liberty Specialty Markets relies on the accuracy of the information and documentation supplied proposing for this insurance;
- that if a Contract of Insurance is entered into, all information and documentation supplied in proposing for this insurance shall be incorporated into and form part of such Contract of Insurance;
- that I have read and understood the Important Notices including the Privacy Notice which form part of this proposal;
- that I understand that no insurance is in force until a Contract of Insurance is entered into, which is upon the Proposers acceptance of an offer by Liberty Specialty Markets, if any.

Signature

Date

Name (please print)

Title

### Privacy Notice

Liberty Specialty Markets (**Liberty**) is a trading name of Liberty Specialty Markets Hong Kong Limited (No. 2400200) (**Liberty Hong Kong**) and Liberty Specialty Markets Singapore Pte Limited (UEN 201538069C) (**Liberty Singapore**) with a branch in Labuan (Company No. LF12903) (**Liberty Malaysia**). Liberty is a member of the United States-based Liberty Mutual Group.

Liberty collects personal data, including from insurance brokers, in order to provide its services and products, manage claims and for purposes ancillary to its business. Liberty passes it to third parties involved in this process such as Liberty's related companies, reinsurers, agents, loss adjusters and other service providers. We may store your information with third party cloud or other types of networked or electronic storage providers. Third parties may be located locally or overseas in the United States, Canada, United Kingdom, Australia, Hong Kong, Japan, South Korea, Singapore and Malaysia. Your information may be transferred to countries without comparable data protection laws if it is reasonably necessary to provide you with the products or services you seek from Liberty. If you do not provide the personal data Liberty or other relevant third parties require to offer you specific products or services, Liberty may not be able to provide the appropriate type or level of service.

If you wish to gain access to or correct your personal information, make a privacy complaint, or if you have any query about how Liberty collects or handles your personal information please write to Liberty's Privacy Officer at an address below or by emailing: [privacy.officer.ap@libertyglobalgroup.com](mailto:privacy.officer.ap@libertyglobalgroup.com). To obtain a copy of Liberty's Privacy Policy go to Liberty's website ([libertyspecialtymarketsap.com](http://libertyspecialtymarketsap.com)) or request a copy from Liberty's Privacy Officer.

When you give Liberty personal or sensitive information about other individuals, Liberty relies on you to provide its Privacy Notice to them. If you have not done this, you must tell Liberty before you provide the relevant data.

Liberty's contact information relevant to your location is set out below.

#### Hong Kong

Liberty Hong Kong's contact details are:

Address: Suites 2401-4 24/F, 1111 King's Road Tai Koo Shing, Hong Kong  
Phone: +852 3655 2600

Liberty is bound by the Personal Data (Privacy) Ordinance (Cap. 486) and its associated Data Protection Principles when it collects and handles your personal data.

#### Singapore

Liberty Singapore's contact details are:

Address: One Raffles Quay, #40-01 North Tower, Singapore 048583  
Phone: +65 6622 9160

Liberty is bound by the Personal Data Protection Act 2012 when it collects and handles your personal data.

#### Malaysia

Liberty Labuan's contact details are:

Address: 9-7, Wisma UOA Damansara II, No. 6, Jalan Changkat Semantan, Damansara Heights 50490 Kuala Lumpur, Malaysia  
Phone: +60 3 2082 4000

Liberty is bound by the Personal Data Protection Act 2010 and its associated Personal Data Protection Principles when it collects and handles your personal data.

Liberty Specialty Markets (**Liberty**) ialah nama dagangan Liberty Specialty Markets Hong Kong Limited (No. 2400200) (**Liberty Hong Kong**) dan Liberty Specialty Markets Singapore Pte Limited (UEN 201538069C) (**Liberty Singapore**) dengan cawangan di Labuan (No. Syarikat LF12903) (**Liberty Malaysia**). Liberty ialah ahli Liberty Mutual Group yang berpangkalan di Amerika Syarikat.

Liberty mengumpulkan data peribadi, termasuk daripada broker insurans, supaya dapat menyediakan perkhidmatan dan produknya, mengurus tuntutan bagi tujuan sampingan kepada perniagaannya. Liberty memberi data ini kepada pihak ketiga yang terlibat dalam proses ini, seperti syarikat Liberty yang berkaitan, penanggung insurans semula, ejen, penaksir kerugian dan pembekal perkhidmatan yang lain. Kami mungkin menyimpan maklumat anda dalam awan pihak ketiga atau jenis pembekal storan berangka atau elektronik lain. Pihak ketiga mungkin berlokasi di dalam atau luar negara iaitu Amerika Syarikat, Kanada, United Kingdom, Australia, Hong Kong, Jepun, Korea Selatan Singapura dan Malaysia. Maklumat anda mungkin dipindahkan ke negara yang tidak mempunyai undang-undang perlindungan data yang setara sekiranya ini secara munasabah perlu untuk menyediakan kepada anda produk atau perkhidmatan yang anda kehendaki daripada Liberty. Jika anda tidak memberi data peribadi yang diperlukan oleh Liberty atau pihak ketiga berkaitan yang lain untuk menawarkan produk dan perkhidmatan khusus kepada anda, Liberty mungkin tidak dapat menyediakan jenis atau tahap perkhidmatan yang sewajarnya.

Jika anda ingin mendapatkan akses kepada atau membetulkan maklumat peribadi, membuat aduan berhubung privasi, atau jika anda ada apa-apa pertanyaan mengenai bagaimana Liberty mengumpulkan atau mengendalikan maklumat ini, sila tulis kepada Pegawai Privasi Liberty di alamat yang tertera di bawah atau melalui e-mel: [privacy.officer.ap@libertyglobalgroup.com](mailto:privacy.officer.ap@libertyglobalgroup.com). Untuk mendapatkan satu salinan Dasar Privasi Liberty, sila layari laman web Liberty ([libertyspecialtymarkets.com](http://libertyspecialtymarkets.com)) atau minta satu salinan daripada Pegawai Privasi Liberty.

Apabila anda memberikan maklumat peribadi atau sensitif mengenai individu lain kepada Liberty, Liberty bergantung pada anda untuk memberikan Notis Privasinya kepada mereka. Jika anda belum berbuat demikian, anda mesti memaklumkan Liberty sebelum anda memberi data yang berkaitan.

Maklumat hubungan Liberty yang berkaitan dengan lokasi anda dinyatakan di bawah.

#### Hong Kong

Butiran hubungan Liberty Hong Kong adalah seperti berikut:

Alamat: Suites 2401-4 24/F, 1111 King's Road Tai Koo Shing, Hong Kong  
Telefon: +852 3655 2600

Liberty terikat dengan Ordinan (Cap. 486) Data Peribadi (Privasi) dan Prinsip Perlindungan Data berkaitan apabila ia mengumpulkan dan mengendalikan data peribadi.

#### Singapore

Butiran hubungan Liberty Singapore adalah seperti berikut:

Alamat: One Raffles Quay, #40-01 North Tower, Singapore 048583  
Telefon: +65 6622 9160

Liberty terikat dengan Akta Perlindungan Data Peribadi 2012 apabila ia mengumpulkan dan mengendalikan data peribadi.

#### Malaysia

Butiran hubungan Liberty Labuan adalah seperti berikut:

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Telefon: +60 3 2082 4000

Liberty terikat dengan Akta Perlindungan Data Peribadi 2010 dan Prinsip Perlindungan Data Peribadi berkaitan apabila ia mengumpulkan dan mengendalikan data peribadi.