

Contaminated Product 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 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 has a range of useful information to help you educate clients and apply for our Contaminated Product Insurance.



- Contact Us
- Policy Insights
- Claims Response
- Risk Management

Liberty is not authorised to provide financial product advice. The information in this document does not take into account your objectives, financial situation or needs. Always consider the applicable policy wording and other relevant documents before deciding to acquire a financial product. © Liberty Mutual Insurance Company 2023. This information is current as at October 2023. Liberty means Liberty Specialty Markets, a trading name of Liberty Mutual Insurance Company, Australia Branch (ABN 61 086 083 605) incorporated in Massachusetts, USA (the liability of members is limited); Liberty Specialty Markets Hong Kong Limited (No. 2400200); Liberty Specialty Markets Singapore Pte Limited (UEN 201538069C); and Liberty Specialty Markets Singapore Pte Limited, Labuan Branch (Company No. LF12903), a licensed insurer under the Labuan Financial Services and Securities Act 2010 (Licence No. IS2016162).

Connect and join the Liberty conversation  Follow

AP0758-10-23

