

Product Contamination Insurance

Catlin's Product Contamination Insurance provides coverage for recall costs, loss in profits and rehabilitation costs following either accidental or malicious contamination. Catlin's Product Contamination Insurance also provides crisis management planning and loss prevention services through our team of expert consultants.

Product Highlights

Coverage is provided for the following incidents:

Accidental Contamination

Any accidental or unintentional contamination, impairment or mislabeling of an Insured Product(s), which occurs during or as a result of its production, preparation, manufacture, packaging or distribution; provided that the use or consumption of such Insured Product(s) has resulted or would result in bodily injury within 120 days following such consumption or use or has caused property damage.

Malicious Tampering

Any actual, alleged or threatened intentional, malicious and wrongful alteration or contamination of the Insured's Product(s), whether or not by an employee of the Insured, so as to render it unfit or dangerous for its intended use or consumption or to create such impression to the public.

Product Extortion

Any threat or connected series of threats to commit Malicious Tampering, for the purpose of demanding Ransom Monies, communicated to the Insured.

Target Market

Classes of risks include a wide variety of manufacturers, processors, and retailers from the following sectors:

- Food & Beverage
- Cosmetics
- Pharmaceutical industry

The preferred market segments are accounts with annual sales up to \$250 million*.

Coverage

- Pre-Recall Expenses
- Recall Costs
- Business Interruption
- Rehabilitation Expenses
- Extortion Monies
- Consultant Costs
- Third Party Customer Loss

Limits

- Up to \$5,000,000**

Premium

- \$5,000 (minimum)

Program Parameters

- Primary and excess coverage available

Product offerings are underwritten through the following companies: Catlin Specialty Insurance Company, Catlin Insurance Company, Catlin UK, Catlin Bermuda, and the Catlin Syndicate. All companies have been assigned a Best rating of "A" (Excellent) XV.

*Accounts with higher sales can be written by Catlin Syndicate at Lloyd's

**Higher capacity is available by Catlin Syndicate at Lloyd's

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