



Contaminated Products

DUAL's Contaminated Products Insurance policy is designed to help manufacturers, wholesalers, retailers, importers, and distributors manage threats to their products, brands and financial strength.

Manufacturers and supply chain partners all face high potential costs from the need to withdraw a product from the marketplace. Leaner supply chains coupled with disrupted global distribution have all contributed to evolving recall trends for food & beverage products. Challenges in this industry are complex and diverse - including contaminated product, mislabeled product, false media reports of an unsafe product, intentional malicious tampering of product - all of which can have a significant impact on your company's reputation and bottom line.

Program Highlights

- Worldwide coverage
- 24/7 access to DUAL-retained consultant Crisis 24 through Crisis Response Hotline
- Pre-incident Consulting Services
- Primary and Excess capacity available
- Dedicated Claims Management
- Access to a diversified, financially sound carrier capacity in a single transaction

Coverages

- Insured Event Triggers:
 - » Impairment
 - » Intentionally Impaired Ingredients
 - » Governmental Recall
 - » Malicious Product Tampering
 - » Product Extortion
 - » Adverse Publicity
- Covered Losses:
 - » Crisis Consultancy Costs
 - » Loss of Gross Profit
 - » Recall Costs
 - » Extortion Costs
 - » Rehabilitation Costs
 - » Forensic Accounting
 - » Investigation Costs

- » Third Party Recall Liability Damages
- » Product Extortion Costs
- » Extra Expense
- » Replacement Costs

Additional Coverages

- Third-Party Recall Liability
- Product Refusal with or without Loss of Gross Profit
- Workplace Violence
- Additional endorsements available upon request

Target Risks

- Snack Foods
- Soups, sauces, dressings, and canned goods
- Confectionery Products and Baked Goods
- Dairy Products
- Produce including growers, coops, marketers, and distributors
- Ingredients and Flavoring
- Meat and Seafood Products
- OTC Pharmaceuticals, nutraceuticals, and supplements
- Cosmetics, personal care, and hygiene products
- Beverages including alcoholic and carbonated
- Pet Food

Self-Insured Retention (SIR)

- Minimum SIR of \$5,000

**Multiple balance sheets. One policy.
One payment. One solution.**

