



Key
Facts

Product Contamination Policy - Food

How this Policy works

This Policy is made up of both insurance coverage as well as a crisis management service. Please read the Policy carefully and in its entirety and should you have any questions please contact Totten Insurance Group.

Initial consultation

This Policy entitles you to a free initial consultation with one of our core consultants for the purpose of familiarizing you with the services available. You will be contacted by one of our consultants after coverage begins.

What to do in the event of discovering an Insured Event

At the first sign of an **Accidental Contamination**, a **Malicious Contamination** or an **Extortion** demand you must call the hotline number. Consultants will assist you in responding to the situation and / or will work alongside your existing crisis management team.

Please note that it is a condition of this Policy that you call the company immediately and notify the Company accordingly.

How does the self insured retention work for Crisis Response?

The Company pays all **Crisis Response** fees and **NO Retention** applies in respect of **Crisis Response**.

Not sure that the crisis would be covered by the Policy?

This should not prevent you calling in the event of an incident. Even if you are not sure if your contamination/ extortion situation will be covered by the Policy, immediate Crisis Response fees are still covered.

These Key Facts should be read in conjunction with the Policy but are not intended to supersede or modify any of the provisions of the Policy. In the event of any conflict or inconsistency between the terms of these Key Facts and the Policy, the Policy will prevail.