

Get ahead of the headlines. Product Recall Insurance from Liberty

Liberty Mutual Canada's full-service product recall solution does more than control recall costs. It helps manage reputational risks while protecting your balance sheet.

Don't let a defect have a catastrophic impact on your company's future.

With thousands of consumer complaints and mandatory incident reports overseen by the Consumer Product Safety Program and reported to Health Canada every year, a crisis plan is now just a starting point for Canadian manufacturers.

Risks multiply with every step in the supply chain, and the very real cost of a damaged public reputation can have a lasting impact on the success of your business. Regardless of what you manufacture, a rapid and definitive response can mitigate brand reputational risks in the hours, weeks, and months following an incident.

Expense coverage. Liability coverage. A total recall package.

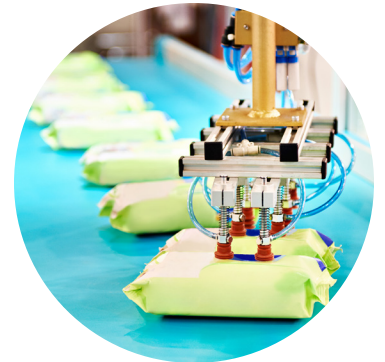
A general liability policy isn't equipped to cover a product recall. But, the cost of notifying, storing, transporting, inspecting and disposing, as well as hiring consultants and advisors, are all standard coverages with Product Recall from Liberty. And, with limits of \$15M available, you can ensure your business will be equipped to handle most crises.

Speed up and strengthen your response with our coverage enhancements:

- **Business interruption** | Covers lost income related to your covered incident
- **Government recall** | Enables the policy to respond in most situations where the government wants your product to be recalled from the market
- **Impaired property** | Coverage if your component makes another product less useful
- **Refund, repair and replacement costs**

Safeguard your supply chain and get these third-party expenses covered:

- **Business interruption** | Compensatory damages owed to others resulting from your covered incident
- **Brand reputation** | The cost to repair or rehabilitate others' brand reputations
- **Defence costs** | Certain costs arising from your product recall
- **Manufacturers E&O** | Add-on coverage for financial losses that a third-party is legally obligated to pay as a result of an error or omission in the manufacturing process of your products



When it comes to seamlessly managing complex risk, we're setting a new Canadian standard.

Support before, during and after a threat.

We partner with **WorldAware**[®], the premier integrated risk management company that enables you to prepare for, monitor and respond to potential threats to your people, facilities, suppliers and information.

Get coverage for a range of products:

- Appliances
- Baked goods & bakeries
- Beverages including beer, wine & carbonated drinks
- Confectionaries & candies
- Consumer goods
- Dairy
- Frozen & processed food
- Furniture
- Packaging
- Packaged products
- Pasta & rice
- Seafood – canned, cured fresh, or frozen fish and seafood
- Snack foods – potato chips and similar snacks
- Sporting goods
- Toys

Claims @ Liberty

Real stories: Product Recall

The Engine Failure | \$3,000,000 paid

An insured farming equipment manufacturer experienced an engine failure caused by a failed intake manifold on a piece of farming equipment. The intake manifold was recalled. While the general liability claim was insignificant, \$3M in inventory, recall and rehabilitation costs, first-party loss of gross earnings, third-party and compensatory damages were paid to the insured.

When it comes to seamlessly managing complex commercial risk, Liberty Mutual Canada is the new Canadian standard. Visit libertymutualcanada.com or contact your broker to learn more.

About Liberty

As part of Liberty Mutual Insurance, Liberty Mutual Canada benefits from the strength of being part of a leading international insurance company. Liberty Mutual is a U.S. Fortune 100 company with more than 50,000 employees around the world. Liberty Mutual has an AM Best rating of A (Excellent) and a Standard & Poor's rating of A (Strong). With Canadian offices in Vancouver, Calgary, Edmonton, Toronto and Montreal, we have the knowledge and local decision-making authority to support your most complex risks. Learn more at libertymutualcanada.com



libertymutualcanada.com

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This literature is a summary only and does not include all terms, conditions, or exclusions of the coverage described. Please refer to the actual policy language for complete details of coverage and exclusions.

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