

Increasingly stringent enforcement of regulations and the public's demand for safe products require greater care than ever in today's global marketplace. Whether it's a contaminated product you manufacture or ingredient you source, a mislabeled product you produce, or a false report asserting a product you sell to be unsafe, there are various incidents that can have a significant impact on your company's image and bottom line.

Our Contaminated Products Insurance (CPI) policy is designed to help manufacturers, wholesalers, retailers, importers and distributors of food & beverages and other topical and ingestible products manage threats to their products, brands, reputation and financial sustainability. Our CPI policy protects you from a wide range of potential events which could have a devastating impact on your business.

Target Risks

- Snack Foods
- Soups, Sauces, Dressings, and Canned Goods
- Confectionary 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

Limits

- Up to \$25,000,000
- Primary and Excess capacity available

Self-Insured Retention (SIR)

- Minimum SIR of \$25,000, varies depending on the risk profile

Highlights

- Worldwide coverage available for U.S. based risks
- 24/7 Crisis Response Hotline
- 24/7 access to Starr-retained consultant Crisis24
- Pre-incident Consulting Services available by Crisis24

Coverages Available

- Insured Event Triggers: Accidental Contamination, Government Recall, Malicious Product Tampering, Product Extortion, and Adverse Publicity
- Covered Losses: Crisis Consultant Costs, Pre-Incident Consultant Costs, Business Interruption Expense, Destruction Costs, Insured Product Extortion Costs, Rehabilitation Expenses, and Replacement Costs

Additional Coverages Available

- Customer Loss of Gross Profit or Third-Party Recall Liability
- Intentionally Impaired Ingredients
- Product Refusal
- Forensic Accounting and Claims Services
- Non-Compliant Kosher Products
- Consultant Service Product Boycott & Border Rejection
- Additional endorsements available upon request

Risk Management

- Dedicated Starr Account Service Manager

Claims Services

- Internal Claims Department

Reach out to Starr or visit starrcompanies.com

Contact our Crisis Management team at crisismanagement@starrcompanies.com

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