

From initial preparation to processing, production, and packaging, your organization is vulnerable to loss. Starr's approach to Food & Beverage includes a comprehensive review of not just the products, but also the liabilities you face related to the people who produce your items, and the facilities where they are made.

### Target Risks

- Food & Beverage Manufacturing
- Commercial Bakeries
- Fruit and Vegetable Canning
- Merchant Wholesalers
- Animal Slaughtering
- Meat & Poultry Processors
- Rendering
- Seafood Product Preparation and Packaging
- Breweries
- Distilleries
- Wineries
- Company Revenues of \$15M-\$400M

### Unique Features

- One solution for Primary Casualty Lines, including Workers' Compensation, along with Contaminated Products, Kidnap, Ransom & Extortion
- Coverage terms tailored to the needs of the client

### Loss Control & Account Services

- In-house loss control consultants and a network of industry-specific third-party vendors with expertise in the Food & Beverage segment
- Dedicated account service manager - liaison between the client, broker, third-party administrator and Starr

### Coverages Available

- General Liability
  - Limits up to \$2M/\$4M/\$4M available
  - Guaranteed Cost and Loss Sensitive program structures available
- Workers' Compensation
  - EL limit up to \$2M available
  - Guaranteed Cost and Loss Sensitive program structures available
- Commercial Auto Liability
  - Limits up to \$2M combined single limit available
  - Guaranteed Cost and Loss Sensitive program structures available
- Excess Liability
  - Supported limits up to \$5M available
- Contaminated Products
  - Limits up to \$10M available for Accidental Contamination, Malicious Tampering, Product Extortion, Government Recall, Intentional Impairment of Ingredients, and Product Refusal
  - Guaranteed Cost and Loss Sensitive program structures available
- Kidnap, Ransom & Extortion
  - Limits up to \$5M available
  - Coverage provided on a Guaranteed Cost basis
  - Coverage can include Ransom Monies, In-Transit Loss of Ransom Monies, Consultant and Advisor Costs, Judgements, Settlements, Defense Costs, and Covered Expenses
  - Consulting Costs provided in-addition to limits

Reach out to Starr or visit [starrcompanies.com](https://starrcompanies.com)

Contact our Commercial General Casualty team at [commercialgeneralcasualty@starrcompanies.com](mailto:commercialgeneralcasualty@starrcompanies.com)

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