SPECIALTY

DISCOVER MARKET LANE SPECIALTY

Where tailored insurance solutions meet the unique needs of niche industries.

ML SPECIALTY
PRODUCT CONTAMINATION & RECALL (SME).

hello@mlspecialty.com.au
mlspecialty.com.au

Our product contamination and recall policy is committed to safeguarding your business against financial and reputational risks. We understand that these events can lead to significant consequences, which is why our specialised coverage is dedicated to protecting businesses against the unexpected.

PRODUCT CONTAMINATION – POLICY TRIGGER EVENTS

Accidental Contamination
Adverse Publicity
Government Recalls
Malicious Product Tampering
Intentionally Impaired Ingredients
Product Extortion

- SIGNIFICANT CAPACITY OFFERED UP TO **$30M**
- COMPETITIVE PRODUCT COVERAGE DESIGNED TO MEET THE NEEDS OF ORGANISATIONS
- A SIMPLIFIED **SINGLE OR SEPARATE LIMIT OPTION** FOR THE FOOD AND BEVERAGE INDUSTRY
- GREATER BALANCE SHEET PROTECTION WITH INDEMNITY PERIODS UP TO **18 MONTHS**

PRODUCT RECALL (SME) – POLICY TRIGGER EVENTS

Accidental Contamination
Adverse Publicity
Government Recalls
Malicious Product Tampering
Product Extortion

- SIGNIFICANT CAPACITY OFFERED UP TO **$1M**
- COMPETITIVE PRODUCT COVERAGE DESIGNED TO MEET THE NEEDS FOR BUSINESS'S GENERATING REVENUE LESS THAN **$2M**
- A SIMPLIFIED **SINGLE LIMIT OPTION** FOR THE FOOD AND BEVERAGE INDUSTRY
- GREATER BALANCE SHEET PROTECTION WITH INDEMNITY PERIODS UP TO **3 MONTHS**

LOSS COVERAGE – PRODUCT CONTAMINATION & RECALL SME

Product Recall Costs
Replacement Costs
Business Interruption
Defence Costs
Third Party Recall Costs
Rehabilitation Expenses
Extortion Costs
Approved Consultants Costs

PRODUCT CONTAMINATION & RECALL TEAM

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ML SPECIALTY
LEGAL EXPENSES.

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Legal Expenses is an insurance product that covers Individuals and businesses against day-to-day legal risks that are not covered by traditional insurances. Our policy enables a client to both defend and pursue their legal rights for a range of common legal issues and disputes.

100% UNDERWRITTEN AT LLOYD'S
IN-HOUSE CLAIMS MANAGEMENT
LIMITS UP TO $250,000 AVAILABLE

COVERS INCLUDE:

1. COMMERCIAL CONTRACT DISPUTES (Pursuit & Defence)
2. CRIMINAL PROSECUTION (Defence)
3. EMPLOYMENT DISPUTES (Defence)
4. DISCRIMINATION PROTECTION (Defence)
5. PROPERTY DISPUTES (Pursuit & Defence)
6. DATA PROTECTION (Defence)
7. STATUTORY LICENSE (Defence)
8. RESTRICTIVE COVENANT DISPUTE (Pursuit)
9. TAX AUDIT (Defence)

LEGAL EXPENSES TEAM

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ML SPECIALTY
ENVIRONMENTAL IMPAIRMENT LIABILITY.

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FIXED SITE ENVIRONMENTAL IMPAIRMENT LIABILITY (ELL)
CONTRACTORS POLLUTION LIABILITY (CPL)
UP TO $5M ANY ONE OCCURRENCE IN THE ANNUAL AGGREGATE
100% UNDERWRITTEN BY LLOYD'S

ML Specialty's Environmental Liability product offers an insurance program providing bodily injury, property damage and clean-up costs resulting from a release of pollutants from, at, under, or migrating through or from real property owned, managed by, leased or rented to the insured.

Cover can be offered for an insured's single location or on a portfolio basis. Multiple coverage parts allow for unique customisation, including coverage for transportation pollution, business interruption and products pollution. Cover includes legal liability for clean-up costs, legal expenses and compensation to third parties resulting from environmental damage, including emergency and restoration costs.

RISK APPETITE

Manufacturing - Commercial and residential property owners - Hotels and hospitality - Recycling and waste management facilities - Transport and logistics.

COVER	PUBLIC LIABILITY POLICY	PROPERTY POLICY	EIL POLICY
Third-party property damage and bodily injury arising out of a pollution event	✓ *Sudden & accidental coverage only*	X	✓
On-site first-party clean-up costs	X	✓ *Restricted to debris removal, often sub-limited*	✓
Statutory liability arising from gradual pollution	X	X	✓
Statutory liability arising from sudden & accidental pollution	X *Unless optional extension provided*	X	✓
Gradually occurring pollution	X	X	✓
Biodiversity damage	X	X	✓
Mitigation costs to respond to an imminent threat	X	X	✓
Emergency response costs	✓ *Third-party, sudden & accidental coverage only*	X	✓
First-party business interruption loss arising out of pollution or environmental damage	X	✓ *Sudden & accidental or named peril only*	✓

EIL TEAM

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LETS TALK.

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