

## USA Product Recall Appetite Guide



### Our Market

**Total capacity**

\$350m

**Minimum premiums\***

\$5,000

**Minimum self-insured retention\***

\$5,000

\* varies by industry sector

### Our Specialisms



**Food & beverage**



**Automotive components**



**Restaurants**



**Electronic components**



**Packaging**



**Pharmaceutical/ medical products**



**Consumer products**



**Software**

### Recent Successes

Industry	Layer	Description	Revenue
Food and beverage	Primary	Dairy cooperative	\$800m
Automotive	Excess	Welded automotive frame components	\$350m
Consumer products	Primary	Manufacturer of paper cups	\$150m
Packaging	Primary	Processed food supplier	\$220m
Pharmaceuticals	Primary	Drug capsule manufacture	\$1.8bn

### Coverage Highlights

**Insured events\*\***

- Product defect
- Product guarantee
- Product safety
- Impaired property
- Accidental contamination
- Malicious tampering
- Product extortion
- Adverse publicity
- Mislabeling
- Foodborne illness
- Government-ordered recalls
- Government advisories
- Workplace violence
- Product refusals
- Intentionally impaired ingredients
- Animal by products
- Religious specification e.g. Kosher
- Mold, rancidity and pest infestation

**Covered losses\*\***

- Pre-recall costs
- Investigation costs
- Product recall costs
- Replacement costs
- Defense costs
- Increased cost of working
- Brand rehabilitation expense
- Marketing costs
- Loss of gross profit
- Retained consultants
- Retailer costs
- Third party recall costs
- Incident response expenses
- Forensic accounting expenses
- Third party financial loss
- Costs and advisory costs
- Unsubstantiated recall costs

\*\*Insured events / covered losses vary by industry sector / product type

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