CRUM & FORSTER®
A FAIRFAX COMPANY

Product Recall
Consumable Products

Target Products and Markets

Product Recall Insurance for Consumable Products is designed to cover any product that is ingestible or topical, such as food & beverage, cosmetics, tobacco and pharmaceuticals. We recommend coverage for any company that is involved in any part of the production or distribution of a consumable product, including, but not limited to:

- Manufacturers
- Bottlers
- Ingredient Suppliers
- Processors
- Co-packers
- Importers
- Packagers
- Wholesalers
- Distributors

Capacity/Limit

$15,000,000

Coverage

Our Consumable Products standard policy wording includes:

- Recall Costs, including third party recall costs
- Consultant Costs
- Pre-incident Costs

Additional endorsements can be chosen to customize and tailor make coverage to meet our clients' needs.

Self Insured Retention

Primary
$5,000 minimum SIR

Premium

$5,000 minimum premium

Territory

Worldwide coverage

Endorsements

Our comprehensive list of endorsements gives clients the ability to protect themselves from the risks that are most applicable to their business. We offer:

First Party Endorsements

- Loss of Gross Profits
- Rehabilitation Expenses
- Extra Expense
- Extortion Costs
- Replacement Costs
- Claims Preparation Costs
- Collateral Damage

Additional Triggers

- Governmental Recall
- Adverse Publicity

Third Party Endorsements

- Customer Loss of Profit
- Customer Rehabilitation Expense
- Customer Extra Expense
- Third Party Recall Liability
- Defense Costs

Why Crum & Forster?

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with $19.8 billion in revenue
- Flexible underwriting approach
- Dedicated and responsive underwriting team
- Customer service-based culture applied to everything we do
- Prompt new business quotes and early renewal indications
- Claims specialization
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events

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