

MALICIOUS PRODUCT TAMPERING/ACCIDENTAL CONTAMINATION INSURANCE

The intentional malicious alteration of consumer products is a pervasive problem. Contamination – whether it is the result of intentional, criminal acts or simple human error - is a situation that is happening with alarming frequency. Companies impacted by these incidents incur not only a financial loss, but also loss of industry reputation and consumer confidence.

<p>KEY COVERAGE FEATURES</p>	<ul style="list-style-type: none"> • Recall Expenses, including costs of chemical analysis and transportation, and value of recalled or destroyed contaminated products. Coverage provides for the recall costs of a policyholder’s customer should their contaminated product become a component in a customer’s finished goods. Coverage includes value of products. • Lost Gross Profit of the Named Insured as a result of an incident covered by the policy. • Rehabilitation Expenses incurred to restore the product to merchantable quality and to re-establish the reputation and market share of the product line that is the subject of the contamination.
<p>CRISIS RESPONSE</p>	<ul style="list-style-type: none"> • A specially trained Crisis response team is on call 24-hours a day to provide emergency assistance anywhere in the world should the need arise. Team members are handpicked from the ranks of the FBI and numerous domestic and international law enforcement agencies. Many are multi-lingual and have served as legal attaches in a number of foreign countries.

The Malicious Product Tampering/Accidental Contamination Insurance Program is underwritten by insurance companies rated “A” (Superior) or better by A.M. Best. This rating is a gauge to measure the carrier’s financial stability, underwriting integrity, and claims-paying ability.

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