



Product Contamination



**Multiple balance sheets.
One policy. One payment.
One solution.**

Our Product Contamination program provides comprehensive protection for manufacturers, wholesalers, retailers, importers and distributors to manage threats to their products, brands and financial strength.

As your trusted risk mitigation partner, our specialists tailor coverage that helps businesses manage the unique threats they face, including accidental contamination, malicious tampering, product extortion, government recall and adverse publicity. With leaner supply chains and global distribution disruptions increasing recall risks – particularly in the food and beverage industries – our coverage ensures a safeguarded reputation and bottom line.

Key features

- Non-admitted, worldwide coverage
- 24/7 access to DUAL-retained consultant through crisis response hotline
- Pre-incident consulting services
- Primary and excess capacity available
- Dedicated claims management
- Access to a diversified, financially sound carrier capacity in a single transaction
- \$25m+ limits

Our appetite

- Snack foods
- Soups, sauces, dressings and canned goods
- Confectionery products and baked goods
- Dairy products
- Produce including growers, coops, marketers and distributors
- Ingredients and flavoring
- Meat and seafood products
- OTC pharmaceuticals, nutraceuticals and supplements
- Cosmetics, personal care and hygiene products
- Beverages including alcoholic and carbonated
- Pet food

What we cover

Insured event triggers

- Impairment
- Intentionally impaired ingredients
- Governmental recall
- Malicious product tampering
- Product extortion
- Adverse publicity

Covered losses

- Crisis consultancy costs
- Loss of gross profit
- Recall costs
- Extortion costs

- Rehabilitation costs
- Forensic accounting
- Investigation costs
- Third-party recall liability damages
- Product extortion costs
- Extra expense
- Replacement costs

Additional coverages

- Product refusal with or without loss of gross profit
- Workplace violence
- Additional endorsements available upon request

Minimums

- \$250,000 minimum limits

Get in touch

For more information about DUAL's Product Contamination program, please send submissions to recallsubmissions@dualinsurance.com or contact a member of our team:

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