



Product Contamination and Recall

We provide financial protection and expert assistance for malicious or accidental contamination of products and associated costs of recall.
Samphire Product Contamination and Recall cover offers protection for balance sheets, ongoing business operations and reputation management.

Samphire Product Contamination and Recall insurance provides comprehensive protection for accidental or malicious contamination of product(s) and the associated costs of recall, as well as access to leading crisis response experts. The costs of making a mistake, or not having the ability to respond to a malicious contamination of your product can be business-ending at its most extreme. Negative media spreads as fast as social media will carry it; reputations can be destroyed in minutes. Samphire's policy will help prepare for and react to a crisis of this nature, providing the ultimate peace of mind when it is needed most.

Key benefits:

 **Rapid, 24/7 Crisis Response** Regardless of what you manufacture, a rapid and definitive response can mitigate brand reputational risks in the hours, weeks, and months following an incident.

 **A total package of protection** A general liability policy isn't equipped to cover a product recall, whether from an accidental or malicious contamination, or a recall demanded by an Inspection Agency. The costs covered include adverse public relations and crisis response consultants; business interruption; notifying customers; inspecting and disposing; storing and transporting and more - all covered as standard.

 **Dedicated limits and clear cover** Simple to understand policy forms and up to \$10m of cover, ensuring robust financial protection.

Insured events:

Contaminated Products:

- Accidental Contamination
- Malicious Product Tampering
- Product Extortion
- Additional cover available such as: Government Recall, Adverse Publicity, Pre-incident Investigation Expenses, Third Party Loss

Product Recall:

- Recall & Removal
- Recovery of possession or control
- Withdrawal or disposal
- Purposeful destruction of product(s)

Provides cover for:

Contaminated Products:

- Crisis Consultant & Advisory Costs
- Recall Costs & Extra Expenses
- Gross Earnings Loss & Replacement Costs
- Business Interruption
- Rehabilitation Expenses & Extortion Monies

Product Recall:

- Retailer & Customer Recall Costs
- Crisis Consultant & Advisor Costs
- Product Recall Expenses
- Losses covered included Third Party Recall Costs and Defence Costs

About Samphire Risk

Samphire Risk brings together experience and expertise to help you understand what is needed to protect your business, your people, your reputation and your balance sheet from malicious or hostile risks. With duty of care at the forefront of business responsibilities, we aim to give you the confidence to operate, wherever that may be. If you would like to find out more about Samphire Risk get in touch underwriting@samphirerisk.com