

Product contamination insurance solutions

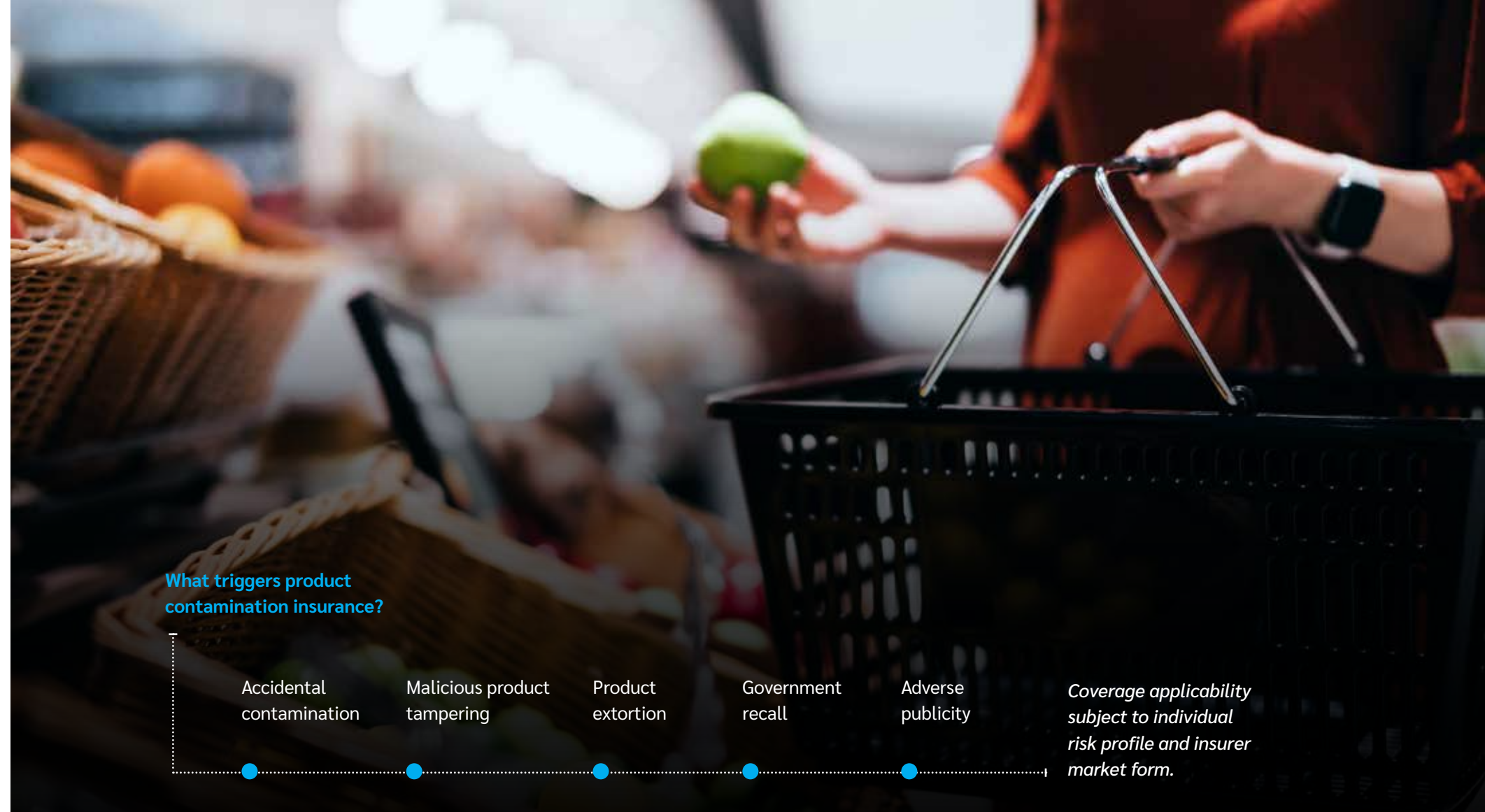
Stricter regulations, complex supply chains, and ever-changing technology mean product contamination is an unavoidable risk for companies in the food and beverage, life sciences, nutraceuticals, cosmetics, and supermarket industries, along with several others.

Lockton can partner with you to help you secure the right insurance coverage to meet your unique needs.

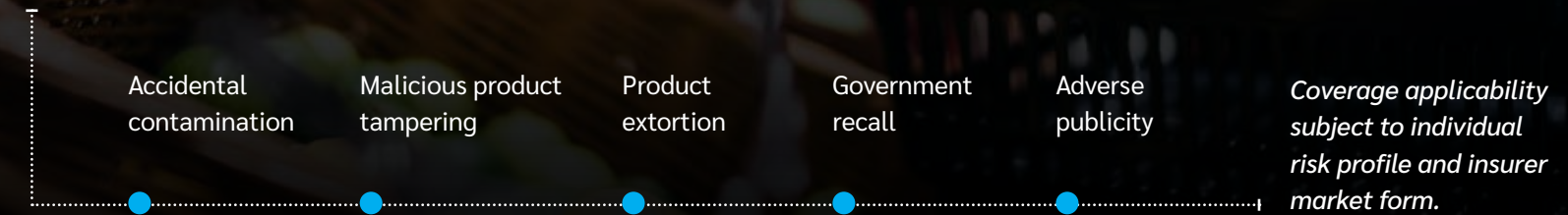
WHAT IS PRODUCT CONTAMINATION INSURANCE?

A product contamination insurance policy plays a vital role in safeguarding your business. Policies are designed to cover first-party expenses arising from multiple sources, ensuring that the financial burden of a contamination event doesn't disrupt your balance sheet.

Product contamination insurance is a comprehensive, customizable shield that can help protect your brand, protect shareholder value, and offset a number of important costs you could face following a contamination event.



What triggers product contamination insurance?



What's covered under a product contamination policy?

- Brand rehabilitation
- Consultant costs
- Extra expense
- First- and third-party recall costs
- Forensic accounting/claims preparation
- Loss of gross profits
- Product destruction costs
- Product extortion costs
- Replacement costs
- Third-party recall liability

What optional coverages can be added to a policy?

- Border rejection and quarantine
- False positive
- Intentionally impaired ingredients
- Manufacturing E&O
- Manuscript endorsements as needed
- Mold, fungi, and rancidity
- Pesticide contamination
- Pest infestation
- Product refusal
- Religious certification noncompliance

\$3.1B

2023 GLOBAL REVENUE

10,750+

ASSOCIATES WORLDWIDE

65,000+

CLIENTS WORLDWIDE

135+

OFFICES WORLDWIDE

97%

CLIENT RETENTION

16%

ORGANIC
GLOBAL GROWTH

15

CONSECUTIVE YEARS AS
BEST PLACES TO WORK



What can Lockton offer your business?

01

Expertise you can trust from our team of recognized experts in their fields

02

Support from a dedicated team from the start, providing consistent guidance on all things product contamination

03

Data-driven insights to help you anticipate risks and navigate complex claims

04

Innovative solutions driven by our intimate knowledge of the latest regulations and technology affecting your industry

05

Global reach, backed by partners around the world, ensuring we deliver risk strategies and solutions without geographic limitations



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CONNECT WITH OUR TEAM

To learn more, contact your Lockton representative or contact the experts listed above.

Our team can also engage additional resources to support clients through our global product recall and reputational risk team.

Learn more about this team by visiting:
global.lockton.com/gb/en/products-services/product-recall-and-reputational-risk.