



FOOD AND BEVERAGE
PRODUCT RECALL

YOUR RAPID RESPONSE TOOLKIT

How to claim, when,
and what for

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This document is designed to guide food and beverage manufacturing businesses through the critical steps to take in the event of a potential product recall.

It outlines how to claim, clarifies when immediate action and notification are necessary, and details what information and documentation will be required throughout the process.

TIME MATTERS: WHEN TO LET US KNOW

If you believe you may have an incident, especially a potential contamination issue with your products, let us know immediately.

You should contact your crisis consultants (their hotline number is in your Product Recall policy). You should also let Lockton know. The sooner we're involved, the better we can protect your interests and help minimise the impact.

In the first instance, it is a condition under the policy that you do not make any admission of liability without insurers written agreement.

IN A CRISIS: IMMEDIATE STEPS

Gathering critical information: what we need

When reporting a contamination incident, please share:

- Date, time, and location of the event
- Description of the affected products
- Cause of contamination, if known
- Extent of contamination and affected inventory

The more detailed information you can provide, the faster we can assess and respond to your situation.

Preserving the evidence: Crucial steps

While it might be tempting to address the issue immediately, please:

- Keep contaminated products secure and available for inspection
- Don't dispose of any potentially relevant items until insurers give approval
- Preserve all packaging materials
- Maintain any relevant documentation, records and contracts

These materials will be invaluable during the investigation and could significantly impact your claim outcome.

Taking immediate action

While waiting for our response, consider these steps to protect your position:

- Quarantine all contaminated products
- Notify suppliers and customers with carefully considered communications
- Implement appropriate cleanup procedures

These proactive measures can help contain the situation and demonstrate your commitment to addressing the issue responsibly.

TAKING ACTION AND GATHERING ESSENTIAL INFORMATION

Document everything

With food and beverage insurance claims, detailed records are your best defence. Keep comprehensive documentation of:

- All communications regarding the contamination
- Actions taken in response
- Associated expenses and costs
- Timeline of events

This "paper trail" will significantly streamline the claims process and help ensure nothing falls through the cracks.





Your checklist of key documents

These items typically prove essential during the claims process:

- ☐ Purchase orders
- ☐ Supplier contracts/agreements
- ☐ Copies of third-party demands
- ☐ Specific information about the contaminated product(s), including batch numbers, production dates, quantities produced, and quantities affected
- ☐ Test results, expert analysis, or regulatory notices that confirm the source of the issue
- ☐ Copies of any recall documentation, including communications with regulatory bodies and evidence of customers or distributors who received the contaminated product
- ☐ An initial estimate of the financial impact
- ☐ Copies of quality control measures/HACCP plans and records of inspections, testing, and corrective actions taken
- ☐ Supplier and ingredient information, including supplier certifications, insurances, and ingredient specifications
- ☐ Location-specific information, demonstrating affected production lines, storage units, and unaffected lines with their ability to continue to process

Starting to gather these items early can significantly expedite the claims process.

NAVIGATING THE CLAIMS PROCESS AND LONG-TERM SUPPORT

Expert support during the claims process

The complexity of food contamination issues often requires specialist expertise. Lockton can connect you with:

- Forensic investigators to determine contamination sources
- Product testing laboratories to verify safety status
- Industry specialists familiar with food safety protocols

While insurers may appoint their own loss adjusters to investigate the claim, these adjusters don't determine policy coverage—that remains the insurer's decision.

After cover approval, forensic accountants may review the financial aspects of your claim. We're happy to recommend qualified forensic accountants to represent your interests, and their costs may be covered by your policy.

Toward resolution

Our Claims team will work diligently to evaluate the claim and negotiate a fair settlement in accordance with the terms of your insurance policy. We'll keep you informed at every significant stage of the process, advocating for your interests throughout.

We understand that your business needs to continue operating while the claim proceeds. We'll focus on the claim so you can focus on your business.

Looking beyond the claim: learning from experience

Following the resolution of your claim, our Claims team will conduct a thorough review to identify any lessons learned and help implement measures to prevent future contamination incidents. Our partnership extends beyond the immediate claim to helping strengthen your food safety protocols for the long term.

Meet your food and beverage claims team

Our dedicated specialists bring significant experience in navigating food and beverage product recalls and are here to support you:

Product Recall Claims Advisors:



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We're committed to guiding you through every step of the process.

