

Contaminated Products Insurance – UK & Ireland

Food production is an ever-changing complex business, characterised by cutting edge science and sophisticated global supply chains. Within this environment, product recall and contamination incidents are increasingly common and can have detrimental consequences to the reputation and balance sheet of any business. We understand the risks, exposures and challenges, and have developed an innovative Contaminated Products Insurance solution exclusively for the Food & Drink industry.



Our offering

Swiss Re Corporate Solutions has developed a Contaminated Products Insurance solution for global food and drink companies domiciled in the UK & Ireland. The extent of our coverage combined with crisis management support, risk engineering services and claims expertise delivers a comprehensive solution to clients.

Our coverage

- Flexible, specialist cover locally tailored for each client
- Primary and/or excess of loss coverage solutions
- Up to GBP 15m of capacity, with GBP 5m as a preference
- Global coverage on a non-admitted basis (where permitted)
- Key features include:
 - 3rd party recall liability
 - Accidental contamination
 - Adverse publicity
 - Governmental recall
 - Loss of profit
 - Malicious product tampering
 - Product extortion

Additional services

Crisis management support

Swiss Re Corporate Solutions has partnered with RQA Group, a specialist crisis consultant to offer clients:

- A dedicated Crisis Incident Report line with access to a Risk Consultant 24hours a day, 365 days a year
- Global risk consultancy support and assistance for companies with a possible contamination or product impairment issue
- Pre and post incident risk consultancy expertise
- Product recall plan development and review
- Product recall simulation
- Crisis management planning
- Risk prevention and quality assurance

For more information visit:
www.rqa-group.com

Risk engineering services

- In-house risk engineering experts dedicated to assessing risks in the Food & Drinks sector
- Ability to develop a deep understanding of clients' risks and to actively share knowledge to helping clients manage risks and exposure

Local claims expertise

- UK claims professionals are committed to handling any claim and loss situation sensitively and reliably
- Access to our global claims network

Our target clients

- Large and mid-sized manufacturers, retailers and distributors in the Food & Drink industry domiciled in the UK and Ireland
 - Alcoholic and non-alcoholic drinks
 - Baby food
 - Health and dietary supplements
 - Fruit, vegetables and nuts
 - Bakery, confectionery and sweets
 - Dairy and eggs
 - Meat and seafood
 - Ready-to-eat-meals

Contact us today to learn more

For more information about our Contaminated Products Insurance solutions or other Casualty products, please contact:

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Swiss Re Corporate Solutions has partnered with specialist crisis consultants, RQA Group, to offer clients insured under this policy support in the event of a potential crisis. RQA Group are available 24/7 on a global basis to help policyholders/clients respond to an emergency situation involving accidental product contamination, malicious product tampering or product extortion.

The RQA Group is the leading consultancy and training firm in the fields of crisis management, product recall, product liability, business continuity planning and health & safety to the food, beverage and consumer product sectors. We also specialise in providing food safety consulting, training and auditing as well as a global retail field marketing service. We provide expert services at value for money rates.

We have a network of crisis management consultants, product recall consultants, business continuity planning (BCP) experts and food safety specialists based in Europe, Africa, Asia and Australia as well as our colleagues in the Americas in RQA Inc. Our capability for retail field projects is truly global.

In addition to our product recall incident support service we can help you to develop product recall plans, crisis management and business continuity plans as well as train and test your product recall teams and crisis management teams and ensure your compliance with retailer (e.g. BRC, IFS, GFSI, etc), customer, insurance (contaminated products insurance, product recall insurance, product liability insurance & property insurance) and regulatory requirements. We can also provide consulting, training and auditing services in relation to Health and Safety as well as food safety, HACCP and all related areas.

Our business continuity planning services apply across many sectors including manufacturing, office-based businesses, laboratories, schools and other public and private sector organisations.

Our retail field services include on shelf assessments, retail quality audits, product retrievals, product withdrawals, counterfeit studies and mystery shopping.

Swiss Re Corporate Solutions provides risk transfer solutions to large and mid-sized corporations around the world. Its innovative, highly customised products and standard insurance covers help to make businesses more resilient, while its industry-leading claims service provides additional peace of mind. Swiss Re Corporate Solutions serves clients from offices worldwide and is backed by the financial strength of the Swiss Re Group. For more information about Swiss Re Corporate Solutions, please visit corporatesolutions.swissre.com or follow us on Twitter @SwissRe_CS.