

Contaminated Products Insurance



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The world is an unpredictable place, where a crisis can emerge rapidly and threaten your business, employees or customers. At LIU, we know that while you can't always prevent a crisis, you can be prepared for one.

Contamination in products continues to create havoc for consumers and businesses around the globe. Whether the contamination is accidental or the result of product tampering, the LIU policy coverage protects all aspects of the food, beverage, cosmetics and pharmaceutical industries.

Outstanding Service, Unparalleled Expertise

The LIU Crisis Management team are industry leaders, providing unparalleled underwriting expertise and individually tailored solutions for brokers and clients.

LIU works with specialist loss control and loss mitigation consultants to protect your clients before, during and after a crisis, while our locally based and integrated claims team ensure our clients receive the highest level of service and support when it's needed most.

Crisis management consultants from around the world

Utilising the expertise of specialist crisis response consultants, LIU helps companies respond swiftly and effectively to a product contamination incident, as well as planning for and managing the risks associated with a potential incident.

Whether the contamination is accidental or the result of tampering or extortion, LIU and its crisis response partners work together to protect a company's customers, employees and reputation.

Target market

Clients of all sizes involved in growing, manufacturing, importing, exporting, wholesaling, distributing and retailing of food, beverage, cosmetics and pharmaceutical products.

Coverage for Financial Loss

LIU Contaminated Products Insurance provides protection against:

- Accidental Contamination
- Malicious Product Tampering
- Product Extortion
- Alleged Contamination (via endorsement)
- Government Recall (via endorsement)

Covered Losses include:

- Business Interruption
- Replacement Costs
- Recall Costs
- Third Party Recall Costs
- Consultants & Advisor Costs
- Rehabilitation Expenses
- Third Party Pure Financial Loss (via endorsement)

About Liberty International Underwriters

LIU is part of the Boston-based Liberty Mutual Group, a global insurer established in 1912. Liberty ranks 86 on the Fortune 100 ranking and had more than \$104 billion in consolidated assets as at December 2008.

That scale, capacity and experience stands behind every policy we write. Just as importantly, LIU puts its trust in its people on the ground, wherever they are in the world. So clients get the benefit of local understanding and autonomy – quick, efficient underwriting and a more responsive claims service.

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Or visit our website at www.liuhongkong.com.hk