

Food and Beverage Products

Worldwide Facilities partners with an XIV rated carrier to offer Product Liability insurance solutions that meet the needs of manufacturers and importers/distributors.



COVERAGE DETAILS

- 2013 ISO CGL - General Liability / Products Liability / Excess Liability
- Occurrence or Claims-Made Coverage
- Limits: \$1M / \$2M / \$4M - \$2M / \$5M / \$5M - alternative limits considered
- Stock Values: \$5M / \$10M and above
- Minimum Attachment \$25K
- Minimum Premium \$10K
- International Transit / Domestic Transit / Stock-Warehouse / Flood, Earthquake, Named Windstorm
- Deductibles or SIRs considered
- Alternative structures considered (i.e., fronted policies, quota share)
- Emphasis on accounts with claims severity, not frequency
- Umbrella / Excess Liability can be considered

HIGHLIGHTS

- Experienced team of account executives
- Creative solutions customized to your individual risks and coverage needs
- Third Party Product Recall Costs Endorsement (for importers) including costs of disposal and re-distribution

TARGET CLASSES

- Meat, Fish & Poultry
- Fruits and Vegetables
- Dry Foods or Canned Goods
- Beverages (non-alcoholic and alcoholic)
- Organic / Vegan Foods

FEATURES

- CAT coverage up to \$10M in high risk areas (FL, CA, LA, TX, NJ) - Above \$10M can be international market
- Full Flood in hazardous flood zones (A, AE, V)
- Coverage for temperature control - including Human Error
- Can remove 24-Hour Reefer Breakdown clause
- Lacey Act
- Rejection coverage Primary and Secondary
- Profit Share / no claims bonus with no losses
- Competitive Rates on Liability and Stock-Throughputs
- Product Withdrawal Expense
- Fungi and Bacteria Exclusion with exception for Consumable products
- Remove Organic Pathogen Exclusions



Contact

Contact your local broker for more information or to submit a risk



 **BROKERAGE**

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