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> Offers broader protection than recall expenses covered by standard product liability insurance policies

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SME Food & Beverage Product Recall insurance

Tailored insurance cover for the food and beverage industry

The financial impact of a product recall can be highly damaging. The costs associated with a product recall are often excluded under standard product liability insurance policies, leaving a client exposed to financial loss.

Manufacturers regularly purchase recall expense cover under their standard product liability policy, however an insurance solution specific to product recall costs is often more suitable. These costs can include retail product recall or withdrawal event expenses, including cover for their own business interruption and rehabilitation expenses.

SME Food & Beverage cover

Tailored for clients with a turnover of under A$15m who are predominately providing products to major retailers in the food and beverage industry.

The Liberty SME Food & Beverage Insurance policy can offer broader protection than recall expenses cover offered by standard product liability insurance policies.

Our experience has shown us that clients within this segment regularly purchase recall expense cover however retail specific product recall or withdrawal cover, and not business interruption or rehabilitation.

Find out more about Liberty SME Food & Beverage insurance

Contaminated Products cover (CPI)

Can offer broader cover than Liberty SME Food & Beverage insurance.

The financial impact of a product recall leaves many businesses out of pocket, and the Liberty CPI policy offers comprehensive financial protection. Our CPI policy can be varied to meet the specific needs of an organisation, including additional cover and limits to match exposures, regardless of turnover.

Find out more about Liberty CPI insurance



Discover the differences

The key differences between the coverage provided between standard product liability insurance, Liberty SME Food & Beverage and Liberty CPI insurance are outlined in the table below.

Costs	Standard industry product liability insurance	Liberty SME Food & Beverage insurance	Liberty Contaminated Products insurance
First party recall	✓	✓	✓
Customer and retailer recall	✗	✓	✓
Withdrawal	✗	✓	✓
Replacement	✗	✓	✓
Consultants and advisors	✗	✓	✓
Product extortion	✗	✓	✓
Rehabilitation expense	✗	✗	✓
Business interruption	✗	✗	✓
Pre recall costs	✗	✓	✓

✓ Coverage provided ✗ Coverage not provided

We're part of the Liberty Mutual Group, a Fortune Global 500 company that's been in business since 1912 with an S&P A+ financial strength rating

Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Australia – helping protect what they earn, build and own.

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