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Business appetite and product contacts

An overview of Liberty's appetite for Crisis Management risks

	Included coverage	Losses covered	Preferred business
Contaminated Products	<ul style="list-style-type: none"> • Accidental contamination • Malicious product tampering • Product extortion • Government recall • Adverse publicity 	<ul style="list-style-type: none"> • Business interruption • Replacement costs • Recall costs • Third party recall costs • Consultants and advisor costs • Rehabilitation expenses • Product extortion 	<p>Companies involved in the food, beverage, cosmetics and pharmaceutical industries, specifically:</p> <ul style="list-style-type: none"> • Growers • Manufacturers • Importers • Exporters • Wholesalers • Distributors • Retailers
PRplus	<ul style="list-style-type: none"> • Defect • Government recall • Malicious product tampering • Product extortion 	<ul style="list-style-type: none"> • Business interruption • Replacement costs • Recall costs • Third party recall costs • Consultants and advisor costs • Rehabilitation expenses 	<p>Companies involved in the consumable goods, packaging, children's toys, medical devices, white and brown goods, electrical devices and tool industries, specifically:</p> <ul style="list-style-type: none"> • Manufacturers • Importers • Exporters • Wholesalers • Distributors • Retailers



	Included coverage	Losses covered	Preferred business
Automotive Component Recall	<ul style="list-style-type: none"> • Defect • Government recall • Malicious product tampering • Product guarantee cover (optional) 	<ul style="list-style-type: none"> • Pre-recall costs • Recall costs • Third party recall costs • Replacement, refund and repair costs (sublimit or full limits) • Third party repair or replacement costs • Loss mitigation expenses • Consultants and advisor costs 	<p>We can consider most automotive components from low hazard to safety critical, except airbags, seatbelts and tyres. We do not write assembled cars.</p> <ul style="list-style-type: none"> • Manufacturers • Importers • Exporters • Wholesalers • Retailers
Pharmaceutical Product Recall	<ul style="list-style-type: none"> • Product recall (Class I and II) • Government recall • Malicious product tamper • Adverse publicity • Efficacy and product guarantee 	<ul style="list-style-type: none"> • Replacement costs • Business interruption • First and third party recall costs • Rehabilitation expenses • Consultant and adviser costs • Pre-recall costs 	<p>Pharmaceutical companies operating across the full value chain, including:</p> <ul style="list-style-type: none"> • Suppliers of ingredients (APIs and excipients) • Drug manufacturers • Distributors, importers and exporters • Sponsors • Packaging suppliers



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