



Liberty is here for you.
**Today. Tomorrow.
 Together.**

For more information, please visit:
libertyinternational.com

 [Find a Crisis Management underwriter in Asia](#)

 [Office locations](#)

 [Connect with Liberty](#)

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
Kidnap, Ransom and Extortion	<ul style="list-style-type: none"> Kidnapping Personal extortion Property extortion Cyber extortion Confidential information extortion Wrongful detention Hijacking Child abduction Threat expense 	<ul style="list-style-type: none"> Ransom monies Loss in transit Consultants and advisor costs Judgement, settlement and defence costs Expenses and personal accident Product extortion 	<p>Clients of all sizes with foreign assets and business with travelling employees</p>



Contacts

HONG KONG



Joyce Cheng
Assistant Vice President
Crisis Management, Asia
T +852 36552685
E joyce.cheng@libertymutual.com

SINGAPORE



Si Min Tay
Senior Underwriter
Crisis Management, Asia
T +65 66229191
E simin.tay@libertymutual.com

MALAYSIA



Ken Tung
Underwriter
Crisis Management
T +60 127515650
E ken.tung@libertymutual.com



For more information, please visit:
libertyinternational.com

 [Office locations](#)

 [Connect with Liberty](#)