




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

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The world is an unpredictable place, where a product contamination crisis can emerge rapidly and threaten your business, employees and customers

## Contaminated Products insurance

A product contamination crisis can emerge rapidly and threaten your business, employees or customers

At Liberty, 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, Liberty's Contaminated Product insurance (CPI) policy coverage protects all aspects of the food, beverage, cosmetics and pharmaceutical industries in the event of:

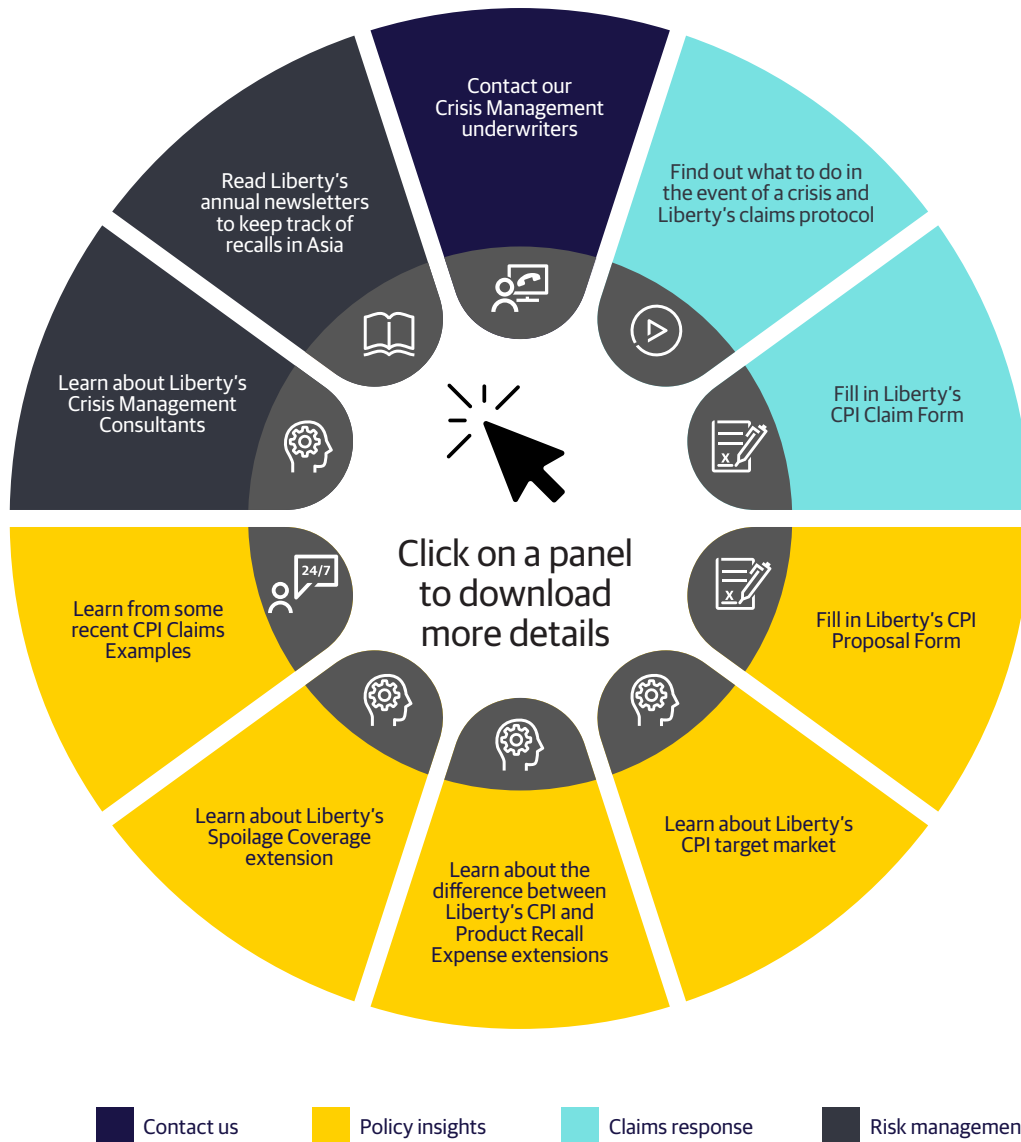
- Accidental contamination
- Alleged contamination
- Malicious product tampering
- Product extortion
- Adverse publicity
- Government recall
- Intentionally impaired ingredients

### Which losses are covered?

-  Business interruption
-  Retailer and customer recall costs
-  Replacement costs
-  Recall costs
-  Rehabilitation expenses
-  Crisis consultant costs
-  Product extortion costs

In the event of a crisis, it is the client's response in the critical first hours and days that will likely determine the impact of the crisis on the business. This is when the experience and expertise of Liberty's Crisis Management consultants is crucial: they can provide advice and assistance to help deal with the crisis at hand and help protect our clients' brands and business reputation.

**Liberty provides essential information to help clients prepare for, and respond to, a contaminated products event.**



We're part of the global Liberty Mutual Group, a Fortune 100 company that's been in business since 1912 with a Standard and Poor's 'A' 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.