



# Crisis Management



**Liberty**  
Specialty Markets

We Insure. You Prosper.

## Contaminated products

Contamination in food products, whether by accident, malicious tampering or product extortion, continues to create havoc for consumers and businesses around the world.

### Target markets

- ▶ Baked goods
- ▶ Beverages
- ▶ Confectionery
- ▶ Dairy
- ▶ Processed foods
- ▶ Dried foods
- ▶ Seafood
- ▶ Snack foods
- ▶ Most other food products

### Line size

- ▶ Accidental contamination:  
GBP 10 million, USD 15 million,  
EUR 12 million
- ▶ Malicious product tampering:  
GBP 15 million, USD 25 million,  
EUR 17 million
- ▶ Extortion:  
GBP 15 million, USD 25 million,  
EUR 17 million

### Territories

- ▶ Worldwide

## Product recalls

Product recalls can be devastating to a company's finances and commercial relationships as well as its brand and reputation.

Our team of crisis management professionals can arrange cover for some of the costs associated with the recall such as notification, shipping, warehousing and additional personnel for a wide range of consumer and industrial products. In addition, we can cover the cost to repair, replace or refund the cost of the product.

### Target markets

- ▶ Appliances
- ▶ Component parts for the consumer goods industry
- ▶ Consumer goods
- ▶ Electronics
- ▶ Food risks with high third party customer exposures
- ▶ Furniture
- ▶ Industrial products
- ▶ Ingredients
- ▶ Pharmaceutical & medical
- ▶ Primary meat processing
- ▶ Sporting goods
- ▶ Toys

### Line size

- ▶ GBP 10 million, USD 15 million,  
EUR 12 million

### Territories

- ▶ Worldwide



## **Packagers' protection**

Packagers' protection product recall insurance is a customised product recall policy for packagers and contract packers of topical and ingestible products.

The product is suitable for a variety of packaging materials used for a wide range of goods.

It provides a broad combined third party trigger, merging the critical aspects of product recall, contaminated products, and manufacturing errors and omissions coverage into one single policy.

### **Target markets**

- ▶ Packers in food, beverages, pharmaceuticals and personal care
- ▶ Contract packers, fillers and mixed operations (packaging and processing)

### **Line size**

- ▶ GBP 10 million, USD 15 million, EUR 12 million
- ▶ GBP 3 million, USD 5 million, EUR 3.5 million for manufacturers errors and omissions

### **Territories**

- ▶ Worldwide

## **Kidnap, ransom and extortion**

Taking risks is part of doing business. When you work or travel internationally, it is vital that you are adequately protected. But in today's rapidly changing global market, clients face ever-increasing perils that threaten their safety and security.

We can help protect you and your business from some of the consequences should the unthinkable happen: kidnap, property damage extortion, hijack or wrongful detention. We will connect you with industry-leading resources with the aim that you can operate safely while outside the country.

Coverage includes ransom monies, loss of ransom monies during delivery, expenses associated with kidnap and extortion demands, consultant costs and judgment, settlements and defence costs.

### **Target markets**

- ▶ Businesses with travelling employees
- ▶ Companies with high value proprietary information
- ▶ Financial institutions
- ▶ Global corporations with foreign assets
- ▶ High net worth families
- ▶ High profile domestic companies
- ▶ Oil and gas companies
- ▶ Private security companies

### **Line size**

- ▶ GBP 15 million, USD 25 million, EUR 17 million

### **Territories**

- ▶ Worldwide

## Help when clients need it most

Our clients benefit from our commitment to providing a consistent, efficient and responsive claims handling service.

Our claims philosophy is to work in close partnership with our clients and brokers so that valid claims are paid promptly

## About Liberty

Liberty Mutual Insurance Group (LMIG), founded in 1912, is a Boston based diversified insurer with operations in 30 countries and economies around the world.

Liberty Specialty Markets, part of LMIG, offers specialty and commercial insurance and reinsurance products across key UK, European, Middle East, US and other international locations.

### Liberty Mutual Insurance Group





## Overview

Taking risks is part of doing business. But in today's rapidly changing global market, clients face ever-increasing perils that threaten their safety and security, as well as their bottom line. Our team of crisis management professionals can help protect clients and their business in situations that may seem unmanageable.



## Contact us

For more information on our crisis management products, please contact:



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### Claims

## General enquiries

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## Consultants' services

We partner with a leading crisis management assistance company, red24, to provide response and risk assessment services for our crisis management clients. These services are available globally 24 hours a day, 7 days a week. Working with red24, our team can support brokers in providing the specialised loss control and mitigation services necessary to protect clients' employees, operations and reputation before, during and after a crisis. For further details on red24 please visit the red24 website at: [www.red24.com/assist](http://www.red24.com/assist)



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