

Contaminated Products Insurance: Carcinogens Endorsement

Nearly all standard contaminated products insurance policies include an exclusion for contamination by any known carcinogenic. These type of recalls however are not uncommon and can have a major financial impact on your business.

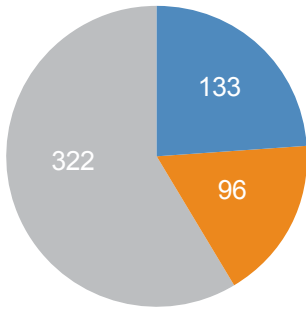
The costs of a product recall can be significant with the financial impact potentially leaving a business out of pocket. It's not just the company supplying food ingredients or food products that pays—customers, retailers and other partners can incur costs also.

Liberty CPI Insurance now includes a carcinogens endorsement

Liberty Specialty Markets (Liberty) now offers a carcinogens endorsement in our Contaminated Products Insurance (CPI) to our key clients.

Question	Answer
What are carcinogens?	Carcinogens are chemicals that have the potential to cause or encourage the development of cancer.
Which agency determines what is carcinogenic?	The International Agency for Research on Cancer (IARC), part of the World Health Organisation, determines what is carcinogenic to people. Read the full list of agents pertaining to the Endorsement classified by the IARC.
What does the new Liberty endorsement cover?	In the event of recall due to carcinogenic contamination that is covered by the policy, the following costs are included: <ul style="list-style-type: none"> ▶ Recall costs ▶ Third party recalls ▶ Consultant and advisor costs ▶ Replacement cost of insured's product which has left their possession
How has the policy been amended?*	<ul style="list-style-type: none"> ▶ Carcinogenic Contamination Exclusion 5.3 has been deleted in its entirety. ▶ Insured Events has been amended by the addition of Carcinogenic Contamination. ▶ Section 4. Definitions has been amended.

For more in depth information on our Carcinogens Endorsement, such as policy amendments, coverage and sublimit details, please refer to the **Specimen Endorsement*** or reach out to a member **of the Liberty Crisis Management team.**



Classifications, examples of products impacted and case studies

The IARC classifies agents into three groups.

This pie chart illustrates these groups, and the number of agents identified against each.

■ 1. Carcinogenic
 ■ 2. Probably carcinogenic
 ■ 3. Possibly carcinogenic

Source: IARC 2025

Examples of products that have been recalled due to carcinogen contamination

- ▶ Soft drinks
- ▶ Bread and instant noodles
- ▶ Textiles
- ▶ Fabric softeners
- ▶ Medications
- ▶ Craft and hobbies
- ▶ Spices e.g. cinnamon
- ▶ Children's toys
- ▶ Cosmetics and personal care

Recent claim examples



Acne treatment

In 2025, several popular acne treatments were recalled from market over concerns they may contain levels of benzene, a known carcinogen. The active ingredient benzene peroxide can degrade into the carcinogen benzene in high temperatures or from UV exposure.



Sunscreens

In 2022, several sunscreens were recalled from market over concerns they may contain levels of benzene, a known carcinogen. The active ingredient benzene peroxide can degrade into the carcinogen benzene in high temperatures or from UV exposure.



Fabric softener

In 2023, a luxury fabric conditioner was recalled because it contained ethylene oxide, a known carcinogen. Exposure is gained through inhalation or via the skin with long term exposure causing adverse health effects, including cancer.



Beverages

In 2024, four drinks were recalled from market because they contained non-disclosed food dyes linked to cancer risk. The dyes contained benzidine, a known carcinogen.



Bread

In 2025, a popular brand of bread was recalled from market due to the presence of not only undeclared milk, but also a chemical contained in the synthetic colour used in its manufacturing, benzene, a known carcinogen. Milk can trigger anaphylaxis in people with a milk allergy.



Instant Noodles

In 2023, a popular brand of Asian noodle products were recalled from market because they were found to contain the chemical ethylene oxide which is carcinogenic and used as a pesticide. It has been linked to lymphoma and leukaemia, posing a significant health risk to consumers

If you would like to know more about our Contaminated Product insurance and the tailored solutions we provide, please get in contact with a member of the Liberty Crisis Management team.

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Liberty Specialty Markets offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to more than 26,000 of Asia Pacific's most significant business and government organisations – helping protect what they earn, build and own.

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.

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