



TOKIO MARINE
HCC

Product Contamination Insurance

The protection you need to secure your brand's reputation and balance sheet



Accidental contamination, malicious product tampering, product extortion, adverse publicity & government recall

For companies of all sizes, product contamination is a loss exposure that cannot be ignored. Contamination, whether the result of simple human error or deliberate acts, occurs frequently around the world. Companies that experience these types of incidents often incur large financial costs to deal with recalling products, replacing products, loss of gross profits, and restoring confidence in their brand.

A decorative graphic consisting of several thick, wavy lines in various colors (yellow, green, pink, blue, orange, and grey) that flow from the left side of the page towards the right, creating a sense of movement and energy.

Product Contamination Insurance

Specialty Group's team of underwriters and claims professionals are readily available to discuss coverages and design a comprehensive protection package for your company.

How Tokio Marine HCC can help

Our target market is small and medium food and beverage risks based in North America. We have the underwriting expertise to provide tailored coverage solutions to address the needs of this market segment.

Our policy is designed to provide critical coverages for contamination incidents and related exposures not contemplated under the scope of traditional general liability or coverage extensions found in other insurance products.

Tokio Marine HCC's policy provides coverage to help companies deal with the financial consequences of a product contamination crisis, including reimbursement for recall expenses, value of contaminated products, third party recall expenses, increased cost of working, product extortion costs, loss of gross profits, rehabilitation expenses, and 24/7 crisis consultant services from our retained recall specialist, The Acheson Group (TAG).

Covered insured events

- Accidental Product Contamination
- Malicious Product Contamination
- Product Extortion
- Government Recall
- Adverse Publicity

Covered insured losses

- Recall & contamination expenses
- Value of contaminated products
- Loss of gross profit to 18 months
- Product rehabilitation expenses
- Increased cost of working
- Product extortion costs
- Crisis response and consultant

Optional coverages / services

- Product refusal
- Forensic accounting and claims services
- Third party recall liability expenses
- Customer loss of gross profit
- No Self-Insured Retention applies to crisis consulting expenses or product extortion costs
- Two-Year policy periods available for select risks.

Capacity

Up to USD 10 million or currency equivalent

Territory

Worldwide



Crisis Response Services by The Acheson Group (TAG)

To provide our policyholders with the finest possible complement of services, Tokio Marine HCC - Specialty Group has partnered with The Acheson Group (TAG), a global leader in food safety and public health consulting. TAG specializes in helping food companies implement best practices to mitigate operational, reputational, and regulatory risks.

With over 375 years of combined industry experience, the TAG team brings deep expertise and real-world insight to support clients in improving operational efficiency, ensuring regulatory compliance, and protecting their brands.

24/7 Crisis Support from The Acheson Group (TAG)

With a dedicated 24/7 hotline, The Acheson Group (TAG) is the first point of contact for policyholders reporting a product contamination incident. TAG provides vital support during the critical early hours of a crisis, helping businesses respond swiftly and effectively.

But TAG's capabilities go far beyond immediate crisis response. As a global leader in food safety and public health consulting, TAG offers comprehensive services including recall simulations, mock FDA inspections, supply chain risk assessments, and food safety program reviews - delivered remotely or on-site. Their team of subject matter experts helps businesses proactively manage risk, ensure regulatory compliance, and protect their brand reputation.

Consulting / on-site surveys / 10% premium allowance

TAG is available to provide a full range of consulting services in all aspects of product manufacturing, processing, handling, packaging and testing.

TAG can also help food and beverage industry professionals navigate the complex global food safety regulations.



Through on-site assessments and remote reviews of operating procedures, The Acheson Group (TAG) offers expert recommendations to support risk mitigation and continuous improvement. As an added benefit, our policyholders may use up to 10% of gross premium for pre-crisis planning and consulting services provided by TAG. These services include comprehensive reviews of quality assurance, quality control, and HACCP procedures; crisis management plans; audits; testing and inspection protocols; security measures; mock recalls; delivery controls; allergen programs; environmental monitoring and control programs; and regulatory compliance strategies.

TAG's Brand Protection History and Capabilities

Specialty Group's policy provides coverage to help companies deal with the financial consequences of a product contamination crisis.

Led by former FDA Associate Commissioner for Foods Dr. David Acheson, TAG is a globally recognized food safety and public health consulting firm. Since its founding in 2013, TAG has built a team of subject matter experts with over 375 years of combined industry experience, helping clients mitigate risk, improve operational efficiency, ensure regulatory compliance, and protect their brands.

- **Global Reach:** Services provided across the U.S., Canada, Mexico, Latin America, Europe, Asia, China, Middle East, and India.
- **Expert Team:** 30 full-time associates with a combined 375+ years of experience, supported by senior advisors and interns, with deep expertise in food safety, public health, and regulatory affairs.
- **Leadership:** Includes Dr. David Acheson (President & CEO), Cameron Prince (EVP, Regulatory Affairs), Ben Miller, PhD (COO), and Mary Hoffman (Senior Director, Food Safety).
- **Service sites:** TAG service offerings are provided remotely or on-site at client locations, as best meets client needs and expectations.
- **Founded:** 2013, with consistent year-over-year growth in team size, expertise, and global client base.
- **Regulatory Knowledge:** Deep familiarity with FSMA, SFCR, GFSI Standards, and global food safety regulations.
- **Scientific and Technical Depth:** Expertise in microbiology, sanitary design, environmental controls, and public health.



We believe that The Acheson Group (TAG) is an outstanding addition to the products and services Specialty Group offers in connection with our Product Contamination Insurance. TAG significantly enhances our capabilities in areas that are critical to producers and policyholders.

Frequently asked questions*

Which events trigger coverage?

The Insured Events are Accidental Contamination, Malicious Product Tampering, Extortion, Adverse Publicity and Government Recall. The trigger is a discovery of the Insured Event during the policy period.

What are rehabilitation expenses?

Any reasonable expense incurred by the insured to restore the contaminated product to its original merchantable quality and/or to re-establish the brand reputation and market share following a covered incident.

What third party coverages does the policy provide?

Product Contamination policies are primarily first party policies, however, the policy provides customer recall expense coverage. Third Party Recall Liability is available along with other selected third party coverages.

What products are covered?

Our standard approach is to cover all topical and ingestible products for human or animal consumption, including all ingredients manufactured, distributed, sold or handled by the insured or their contract manufacturers. We can customize the scope of covered products at the insured's request.

How does the Self-Insured Retention function?

The Self-Insured Retention applies on a per Insured Event basis. The Self-Insured Retention does not apply to Crisis Consultant Expenses and Extortion Costs.

Who at Specialty Group handles a product contamination claim?

We are committed to servicing a policyholder's needs in the event of a claim. To that end, Specialty Group has a dedicated crisis management claims department staffed with experienced claims professionals who will work closely with both the policyholder and its broker throughout the entire claims process.

About Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company comprises of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our employees are industry-leading experts.

More information about our financial strength here:

tmhcc.com/en/about-us



Contact us

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About Specialty Group

Specialty Group, a member of Tokio Marine HCC, is the leading provider of specialized insurance products for the sports and entertainment industries. We provide an unmatched portfolio of products including, but not limited to, event cancellation, high limit disability, kidnap and ransom, weather, travel and event liability. We cover major sports and entertainment events, professional athletes and entertainers and other unique assets.

A member of the Tokio Marine HCC group of companies

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