



## LIU Contaminated Products & Packagers Protection Broad Coverage Comparison

	CONTAMINATED PRODUCTS INSURANCE	PACKAGERS PROTECTION PRODUCT RECALL
<b>COVERED PRODUCTS</b>	<ul style="list-style-type: none"> <li>In production</li> <li>Manufactured or distributed</li> <li>Topical and ingestible including ingredients or components</li> </ul>	<ul style="list-style-type: none"> <li>In production</li> <li>Manufactured or distributed</li> <li>Products shown on the declarations page including containers and components</li> </ul>
<b>COVERED INCIDENTS</b>	<ul style="list-style-type: none"> <li>Has or would cause bodily injury or property/physical damage</li> <li>Accidental contamination, mislabelling, malicious product tampering, product extortion</li> </ul>	<ul style="list-style-type: none"> <li>Has or would cause bodily injury or property/physical damage</li> <li>Recall, removal, withdrawal from or by customer</li> <li>Additional:                             <ul style="list-style-type: none"> <li>Impaired property (less useful)</li> <li>Manufacturers errors and omissions</li> </ul> </li> </ul>
<b>SELF INSURED RETENTION</b>	<ul style="list-style-type: none"> <li>Separate, applied to each Loss</li> </ul>	<ul style="list-style-type: none"> <li>Combined, per covered incident</li> </ul>
<b>STANDARD FIRST PARTY EXPENSES</b>	<ul style="list-style-type: none"> <li>Consultants and advisor costs</li> <li>Recall Expenses (notification, recovery, extra expense)</li> <li>Additional:                             <ul style="list-style-type: none"> <li>Business interruption costs</li> <li>Rehabilitation costs (25% sublimit)</li> <li>Extortion costs</li> <li>Restore or replace costs</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Consultants and advisor costs</li> <li>Recall Expenses (notification, recovery, extra expense)</li> </ul>
<b>OPTIONAL: FIRST PARTY EXTENSIONS</b>	<ul style="list-style-type: none"> <li>Government Recall</li> <li>Adverse Publicity for Accidental Contamination</li> </ul>	<ul style="list-style-type: none"> <li>Government Recall</li> <li>Refund, Repair, Replace Costs</li> <li>Refund, Repair, Replace Costs with Business Interruption (25% sublimit)</li> </ul>
<b>STANDARD THIRD PARTY EXPENSES</b>	<ul style="list-style-type: none"> <li>No standard third party cover in the policy</li> </ul>	<ul style="list-style-type: none"> <li>Third Party Loss of Gross Earnings</li> </ul>
<b>OPTIONAL: THIRD PARTY EXTENSIONS</b>	<ul style="list-style-type: none"> <li>Third Party Recall Liability (compensatory damages)</li> <li>Third Party Loss of Gross Earnings</li> </ul>	<ul style="list-style-type: none"> <li>Third Party Recall Liability (compensatory damages)</li> </ul>

For a complete explanation of coverages, please contact:

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This literature is a summary only and does not include all terms, conditions, or exclusions of the coverage described. Please refer to the actual policy language for complete details of coverage and exclusions.