

Contaminated product recall

This policy is designed for manufacturers of consumable goods, especially food and drink. It covers losses from production errors such as mislabeling, pathogen or foreign body contamination, plus malicious tampering, regulator-enforced recalls, and negative publicity. Cover includes first- and third-party recall costs, rectification, business interruption, and third party recall liability claims.



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At a glance

Accidental contamination

Pathogen contamination, allergen mislabelling, foreign body contamination, as a result of errors in the production process by the insured or a contract manufacturer on their behalf.

Malicious product tampering

Deliberate tampering of a product to cause harm to the public, by a third party or employee. CFC also uniquely confirms cover for cyber malicious product tampering.

Government actions or plant suspension

Recall or plant shutdown by an official authority, leading to enforced action by the insured.

Product tamper for financial gain

Deliberate tampering of a product or supplied ingredient by a third party, solely for the purpose of financial gain, e.g. using a cheaper alternative.

Crisis response

Offers pre-incident support, enabling insureds to work with third-party consultants to help mitigate future losses. Insureds also benefit from ground-up investigation and testing services where a claim is suspected. All CFC insureds have access to a 24/7 hotline, allowing them to discuss their crisis in the critical early hours.

Quality defect

Covers unintentional production errors that make products defective without requiring bodily injury or property damage. This includes issues with taste, smell, appearance, or finish. Errors may stem from the insured, a co-manufacturer, or a contaminated supplied ingredients.

Who's it for?

Our contaminated product recall policies are aimed at a wide range of industries, including:

- Food and beverage manufacturers
- Growers
- Contract manufacturers and packers
- Cosmetics manufacturers
- Nutraceutical manufacturers

What does it cover?

First and third party recall costs, product and premises rectification, business interruption, third party recall liability, crisis response and brand rehabilitation.

Unique CFC endorsements

Animal by product: cover for products that fail to meet vegetarian or vegan standards.

Religious specification guarantee: cover for products that fail to meet halal or kosher standards.

Limits, deductibles and premiums

Maximum limit	10m CAD
Minimum deductible	5,000 CAD