

Product recall

Designed for manufacturers of durable products, such as consumer goods and component parts, particularly within the automotive sector. Covers losses arising from production errors that would cause or have caused bodily injury or property damage if the product is used as intended, as well as errors that result in the product failing to perform its intended function. Covered claims include first and third party recall costs, rectification, business interruption, and third party recall liability.



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At a glance

Product safety

Errors in the production process whereby the product would cause or has caused bodily injury, if used as intended.

Product guarantee

When the product manufactured fails to perform the intended function and doesn't meet the written performance specification.

Government actions

Official authorities enforce or mandate the recall of the product due to safety concerns.

Business interruption

Covers the Insured's loss of sales as a direct result of a product recall, protecting their profits.

Product recall event liability

The damages claims that arise from direct customers as a result of the product recall event, which can include their loss of sales.

Who's it for?

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

- Automotive parts
- Other components
- Consumer products
- Non-invasive medical devices
- Packaging manufacturers

What does it cover?

First and third party recall costs, product and premises rectification, business interruption, and third party recall liability.

Unique CFC endorsements

Impaired property: provides cover for components which if faulty, make the end product less useful or valuable. If they were repaired, adjusted or replaced, the efficacy of the end product would be improved.

Limits, deductibles and premiums

Maximum limit of liability per policy	£10,000,000
Minimum deductible	£5,000
Maximum premium	£5,000