



Food & Beverage Express

Product Profile



Target market

Manufacturer, distributor, retail and wholesaler of food and beverage products with annual sales turnover not more than USD5,000,000

Jurisdiction / Territorial limit

Philippines

Policy Form

Occurrence Form

Limits of Liability

US\$500,000 and US\$1,000,000 per occurrence and in aggregate

Deductible

US\$1,000 or 10% of loss, whichever is higher

F&B Express Excludes:

- Alcoholic beverages
- Animal Feeds
- Baby foods
- Unpasteurized Products
- Pharmaceutical Products including nutraceuticals and health supplements
- Meat, fish, seafood and eggs
- Cheese, ice-cream, frozen desserts and yogurt
- Slaughter Houses
- Restaurants and eating places

Every product carries a risk

Every link in the chain of commerce is at risk. Whether your company is a producer, wholesaler, vendor, supplier or exporter, product liability claims are a potential danger. Claims may arise from any number of reasons, including defects in manufacturing, quality control, labeling, packaging, storage, transportation or handling.

Is your client adequately protected?

Coverage of F&B Express:

- Comprehensive General Liability
- Products Liability
- Product Recall Extension

Target Product Class

- Beverages in cans, glass, paper or plastic (*exclude liquor and unpasteurized drinks*)
- Bottled Water
- Dry Food Products (*exclude seafood and meat*)
- Frozen Food Products (*exclude frozen desserts, seafood and meat*)
- Candy or Confectionery Products
- Fruits and Vegetables
- Vegetable Oil
- Syrups and Molasses

YES! My client meets these pre-underwritten conditions!

- Annual sales turnover is not more than USD5,000,000
- Product is not excluded under the package
- No actual knowledge of any actual, threatened or suspected incidents to date
- All manufactured, distributed and sold products conform to the Quality Control Procedures and Food Safety Standards required in the countries where the product is sold (HACCP, GMP, ISO, etc)

If the Proposer does not meet the above Eligibility Criteria, please complete the Application Form for Product Liability (Worldwide) and contact the Casualty Group for an alternative quotation.



Bring on tomorrow

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