Westchester Product Recall

RECALL PLUS® FOR SMALL BUSINESS

Three Distinct Policies – One Comprehensive Solution

Product recalls can be complex and expensive for any business particularly a small business. Westchester introduces Recall Plus, an affordable suite of product recall coverage for companies with sales up to $25MM.

	Component Parts	Consumer Goods	Consumable Products
	Target risks are component parts which are used in the general manufacturing, electronic, medical device, automotive and aviation industry.	Target risks are finished products in the areas of appliances, electronics/ electrical, clothes, furniture, household, children's products, outdoor goods and products, sports/exercise equipment and products, etc.	Target industries are food & beverage companies, cosmetics, and pharmaceuticals.
Insured Event	• Use of the product resulting, or would result in BI / PD • The product resulting, or would result in impaired property	• Unsafe product resulting in, or would result in BI / PD	• Adulterated product resulting in, or would result in BI / PD
Base Coverage	• Recall Costs • Consultant Costs • Defense Costs	• Recall Costs • Consultant Costs	• Recall Costs • Consultant Costs
Available Endorsements	• Replacement Costs • Loss of Gross Profit • Extra Expenses • Rehabilitation Expenses • Consequential Damages	• Replacement Costs • Loss of Gross Profit • Extra Expenses • Rehabilitation Expenses • Consequential Damages • Defense Costs	• Replacement Costs • Loss of Gross Profit • Extra Expenses • Rehabilitation Expenses • Consequential Damages • Defense Costs • Adverse Publicity

THE PERFECT COVERAGE FOR THE NEW OR ESTABLISHED BUSINESS OWNER

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A Chubb Company

Recall Plus Highlights

- Limits as low as $50,000
- Minimum premium of $1,000
- $5,000 minimum SIR for a $1MM primary limit
- $4MM excess capacity up to the primary of $1MM

Product Recall Consultants

Small businesses will also have 24/7 access to product recall consultants on a pre and post-incident basis allowing the small business owner to have a partner who knows the pitfalls/implications of recalls and coverage essentials in one package.

Submission Requirements

- Small business application form and supporting documents
  - Copy of recall and traceability program
  - Copy of quality control manual (including Standard Operating Procedures/Sanitation Standard Operating Procedures and Good Manufacturing Practices)
- 5 year loss history
- Sales of up to $25MM

Recall Plus protects the small business owners balance sheet and brand name by reimbursing them for their financial loss resulting from a covered recall while providing services to help businesses respond quickly and effectively to protect their brand name.

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