



# Product Recall

As the owner of a manufacturing business, your main focus is to produce quality products that meet the needs of your customers. Product recalls, although unfortunate, are a risk of operating a business. Protect your business from unexpected loss with Product Recall insurance.

## Who needs this coverage?

Do you manufacture, sell, or distribute goods or products? Have you purchased another company that manufactures, sells, or distributes goods? If you answered yes to either of these questions, you face the risk of a product recall and the financial consequences associated with removing your product from the market due to injuries the product may cause to the general public.

Examples of costs to remove a product from the market are shipping costs, disposal costs, restocking costs, and reimbursement costs. Product Recall Expense coverage covers expenses such as these, along with other related expenses.

## What does this coverage protect you against?

Product Recall Expense coverage provides protection for costs associated with the expenses of a product recall when your product is determined to cause injury or property damage. This endorsement provides coverage for reasonable and necessary costs associated with the following:

- Communication of the product withdrawal – both print and electronic
- Increased payroll for your employees, and any temporary employees required due to the recall
- Disposal of the recalled product
- Transportation, shipping, packaging, and storage cost of the recalled product
- Travel expenses incurred by employees

## What additional coverage options do I have?

In addition to our Product Recall Expense coverage, we also offer an optional Additional Covered Expenses coverage. This covers other costs you may incur as part of withdrawing a product from the marketplace. These consist of:

- Inspection and testing of the product to determine if it should be recalled
- Loss of profit incurred by direct customers
- Advertising costs to regain customer approval
- Costs, such as:
  - Customer refunds
  - Repairing, replacing, repurchasing, removing, redistributing, or refunding products for direct customers
  - Removal or installation costs of the product in question
  - Shipping of any repaired or replaced items
  - Repair/decontamination of any defective unsold finished stock

Talk to your independent agent for details on the optional coverage available, and what is right for your business.

## Value-Added Services

### Outstanding Claims Service

- When we're notified of a loss, we call you back within 24 hours, follow-up regularly, and work with you until your claim is resolved.

### Consultative Risk Management

- We offer risk management solutions that help you improve safety.
- For free downloadable safety programs and loss prevention articles, visit the Risk Management Resources tab on [secura.net](https://www.secura.net).

*Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.*

Protection designed for you.

