



**MANUFACTURERS' CHOICE**

# FOOD & BEVERAGE

## MANUFACTURERS' CHOICE POLICY HIGHLIGHTS

- Property Insurance
- Business Income Insurance
- Equipment Breakdown Coverage
- Inland Marine Insurance
- Crime Coverage
- Commercial Automobile Coverage
- Commercial General Liability Insurance
- Excess Liability Insurance
- Directors and Officers Insurance
- Manufacturers' Errors and Omissions Insurance

### Plus automatic extensions, including:

- Product Recall Expense
- Negative Publicity
- Defective Goods Repair or Replacement Extension (claims-made)
- Intellectual Property Expense Reimbursement Extension (claims-made)

## TARGETING MID-SIZE BUSINESSES

### Manufacturers of:

- Seafood
- Dairy
- Frozen Food
- Canning
- Coffee, Tea and Spices
- Bakery and Confectionary
- Non-alcoholic Beverages

## More than just a policy, a complete solution for food and beverage manufacturers.

We are here to protect you through the entire manufacturing process—from raw goods to finished products, and finished products to delivery. We can cover you for the breakdown of expensive production machinery, protect you from third party liability, and provide you with product recall expenses.

To help ensure minimal property damage and business interruption losses, we offer value-added services, including thermal imaging of key equipment and electrical systems, and assessments of cooking and refrigeration equipment as well as fire and burglary protection systems.\*

Some of our coverages specific to the food and beverage industry are:

- Manufacturers' Errors and Omissions
- Negative Publicity
- Product Recall Expense
- Manufacturers' and Wholesalers' Product Impairment
- Motor Truck Cargo
- Cyber Risk

### ABOUT US

Northbridge Insurance is a leading Canadian commercial insurer. Working closely with our broker partners and leveraging our in-depth industry expertise, we help businesses operate more safely so they can worry less about risks and focus on opportunities.

Learn more at [www.nbins.com](http://www.nbins.com).



## Manufacturers' Choice — Food & Beverage

KEY COVERAGE	WHY YOU NEED IT	HOW THE COVERAGE MAY HELP YOU
<b>Product Recall Expense</b>	Covers the reasonable and necessary expenses incurred to withdraw a manufacturer's product due to suspected product defect or deficiency.	<p>A food manufacturer suspects a defect in the vegetables being canned in one of its factories. There are no consumer reports of contamination yet. However, the manufacturer decides to voluntarily recall a select batch which may be contaminated.</p> <p>With Product Recall Expense coverage, the manufacturer would be covered for some expenses to recall the contaminated product.</p> <p>Additionally, Manufacturers' and Wholesalers' Product Impairment coverage would reimburse a loss of business income resulting from the recall for up to \$50,000 (higher limits are available).</p>
<b>Manufacturers' and Wholesalers' Product Impairment</b>	Covers the loss of income due to product recall.	
<b>Negative Publicity</b>	Covers your loss of business income due to negative publicity arising from certain incidents, such as food poisoning caused by your product or infectious disease of any of your employees.	<p>An employee who works in the production area of a sausage manufacturer is discovered as having a contagious disease. Upon media reporting of the employee's illness, some consumers temporarily switch to competitor products. This results in the manufacturer incurring lost sales, leading to a loss of business income. Our Negative Publicity coverage would reimburse the food manufacturer's loss of business income for up to \$25,000.</p>
<b>Motor Truck Cargo</b>	<p>Food manufacturers are covered for the loss of or damage to stock in transit, including during loading and unloading, for fire, theft or damage, resulting from collision of the vehicle.</p> <p>Reefer (refrigerated truck) breakdown coverage is also available.</p>	<p>A food manufacturer transports frozen food from a processing plant to a warehouse in a company-owned refrigerated truck. A vehicle refrigeration unit breaks down while the truck is stuck in traffic, resulting in the spoilage of the frozen food.</p> <p>With reefer breakdown coverage, the manufacturer would be covered for the loss of spoiled goods.</p>
<b>Cyber Risk</b>	Cyber Risk packages include coverage for incident response, digital asset expense, business interruption and extortion, network security and privacy liability, Internet media liability, and regulatory expenses. Policyholders also have complimentary access to consultation from a leading data risk management services provider.*	<p>A manufacturing plant that processes food and beverages relies on automated systems for production. The systems are infected with computer malware and operations are shut down for an extended period of time while the corrupted data is restored.</p> <p>Our Cyber Risk solution offers coverage for restoring corrupted data and the resulting loss of business income while the systems are down.</p>