



Claims scenarios: Contaminated Products & Recall Insurance

These claims scenarios are designed to illustrate the scope of cover provided by AIG's Contaminated Products & Recall Insurance. These scenarios are based on actual events with any identifying details changed. Cover is subject to the terms, conditions and exclusions of the policy. For each example, the amount of cover is the full limit of liability for the policy period unless stated to be subject to a sub-limit.

Claims examples



Accidental machinery breakdown

During the production process, part of the machinery dislodges and is mixed into the final product.

This could cause a potential choking hazard to the end consumer and the relevant batch will need to be removed to ensure no-one can consume the product.

Accidental mis-packaging



A production line is manufacturing cheese and onion flavoured crisps, however, due to an operational error, ready salted crisp packets have been loaded onto the machine for packaging.

The lactose content in the powdered flavouring may cause an allergic reaction to end consumers, hence the product will need to be removed to protect anybody with a potential allergic reaction.



Mechanical breakdown

The conveyor belt system frays mid-way through a process cycle and the product is released with bits of plastic particles.

The end product is contaminated and could cause a choking or injury hazard.



Accidental calibration error

During the retort process of cooking a product in cans, the temperature and cooking time have been altered incorrectly in the calibration process.

This does not cook the contents correctly and causes an ongoing fermentation process. This could allow a pathogen to grow. If the product is consumed, this could have serious consequences.



Packaging error

Food items are sealed in a modified atmosphere containing CO₂, however the concentration level is not correct due to an issue with the CO₂ injector.

The food items are susceptible to mold growth which may cause harm when consumed.



Malicious tamper

A disgruntled employee or external party tampers with your product by injecting a dangerous chemical into it and then demands ransom monies from you before allowing the location of the affected product to be revealed.

We will re-imburse any ransom monies that are paid by the company up to the purchased policy limit



Accidental particle contamination

During the production process, before a product is sealed, an over head light breaks and glass particles drop into the product and then the product is sealed.

If this product is consumed this could cause lacerations or choking hazard to the end consumer.