



# 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.**



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