

FOOD AND BEVERAGE



Commercial General Casualty

Targeted Risks:

- Includes but not limited to: Food & Beverage Manufacturing, Commercial Bakeries, Fruit and Vegetable Canning, Merchant Wholesalers, Animal Slaughtering, Meat & Poultry Processors, Rendering, Seafood Product Preparation and Packaging, Breweries, Distilleries, Wineries
- Company Revenues of \$15M-\$400M

Products:

General Liability

- Limits up to \$2M/\$4M/\$4M available
- Guaranteed Cost and Loss Sensitive program structures available

Workers' Compensation

- EL Limit up to \$2M available
- Guaranteed Cost and Loss Sensitive program structures available

Commercial Automobile

- Limits up to \$2M combined single limit available
- Guaranteed Cost and Loss Sensitive program structures available

Contaminated Products Insurance

- Up to \$10M in limits available for Accidental Contamination, Malicious Tampering, Product Extortion, Government Recall, Intentional Impairment of Ingredients, and Product Refusal
- Guaranteed Cost and Loss Sensitive program structures available

Site Pollution Liability Insurance

- Limits up to \$25M available, multi-year policies available
- Deductible or Self-Insured Retentions available
- Coverage can include 3rd Party Bodily Injury/Property damage and On-Site/Off-Site Cleanup Costs for wide variety of Pollutants including Mold, Legionella, and other airborne and waterborne substances.

Kidnap, Ransom, and Extortion Coverage

- Limits up to \$25M available, up to 3 year policies available
- Coverage provided on guaranteed cost basis
- Coverage can include Ransom Monies, In-Transit Loss of Ransom Monies, Consultant and Advisor Costs, Judgments, Settlements, Defense Costs, and Covered Expenses
- Consulting Costs provided in-addition to Limits

The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes and does not provide any guidance regarding coverage that may or may not be available under this policy as respects any claim. Any Policy issued by Starr Companies will contain limitations, exclusions and termination provisions. Not all coverages available in all jurisdictions. For costs and complete details of specific policy coverage, please contact the insurance professional above. Accident & Health (ed. 11/26/2012)

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continued

Unique Features:

- One solution for Primary Casualty Lines, including Workers' Compensation, along with Contaminated Products Insurance, Site Pollution, KRE
- One single point of contact and Underwriters dedicated to the Food & Beverage segment
- Coverage terms tailored to the needs of the client

Services:

- Loss Control: In-house loss control consultants and a network of industry-specific third party vendors, including Red24, with expertise in the Food & Beverage segment.

For more information on how a Starr Commercial General Casualty Primary Food & Beverage solution can work for you, contact:

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