

The Cincinnati Insurance Company

## Business Insurance

# PRODUCT RECALL EXPENSE COVERAGE

Protect Your Reputation



### Your reputation is top priority

The life of your company often depends on the integrity of your product. A product recall can devastate your reputation and your bottom line. That's why this coverage is so important. Product recall expense coverage pays the cost of recalling your products that have caused bodily injury or property damage, or have known potential to do so, no matter if the recall is voluntary or ordered by a regulatory or governmental agency. Cincinnati's product recall expense coverage pays when the product is unfit for use or consumption or is hazardous as a result of either:

- an accidental error or omission in the design, manufacturing, processing, labeling, storage or transportation of your product, including accidentally omitting or adding a substance in the manufacturing of a product; or
- actual or alleged intentional, malicious or wrongful alteration or contamination of your product by someone other than you, such as product tampering.

### Less expense, less worry

We'll take care of the recall expenses, so you can concentrate on the more important issues. We cover these and other expenses:

- newspaper and television announcements to the public
- cost to transport the recalled product
- overtime salary and expenses for employees handling the recall, including temporary employees
- product disposal, other than normal trash disposal, when required to avoid bodily injury or property damage
- costs of inspection and testing to determine if goods are subject to the recall

You receive a separate limit of insurance equal to 50 percent of the per recall and aggregate limit for:

- costs to repair or replace the recalled products with like products or substitutes following a product recall incident
- costs of good faith advertising to restore your company's reputation and good name

Reduce your risk by covering recall expenses. Contact your local independent agent representing Cincinnati for more details about how Product Recall Expense Coverage can help you protect your businesses reputation and bottom line.

Thank you for trusting your agent and Cincinnati to protect your business.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



Everything Insurance Should Be®

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries - The Cincinnati Indemnity Company, The Cincinnati Casualty Company or The Cincinnati Specialty Underwriters Insurance Company - and life and disability income insurance and annuities through The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2015 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission.

