

Targeted Insurance Protection

CRAFT BEVERAGE PROGRAM

Product Recall Expense Coverage

TARGET
MARKETS

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. Product recall expense coverage pays the cost of recalling your products whether the recall is voluntary or ordered by a regulatory or governmental agency.

The Cincinnati Insurance Company's product recall coverage provides expenses to recall your products when unfit for use or consumption or hazardous due to:

- 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 other important issues. You can add product recall expense coverage to your Cincinnati Craft Beverage Program with limits starting at \$25,000 annually for recall expenses, including:

- newspaper and television announcements to the public
- costs 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 also receive a separate limit of insurance equal to 50 percent of the annual recall 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 purchasing coverage for recall expenses. Higher limits are available. Contact your local independent agent representing Cincinnati Insurance for more details about how Product Recall Expense Coverage can help you protect your businesses reputation and bottom line.

**Product recall
expense coverage can
help you protect your
business reputation
and bottom line.**



Everything Insurance Should Be®

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Coverages are available in most states. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "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.

