Food Manufacturing Insurance

Manufacturing & products - coverage overview, limitations and how to get a quote



OVERVIEW

Food processors face contamination, allergen and spoilage claims, and most carriers want to see your food safety plan, audits and lot traceability.

WHAT'S COVERED

Products liability
Illness or injury from food you produce.

Contamination and recall
Recall costs after contamination or mislabeled allergens.

Spoilage
Loss of stock from refrigeration failure or power outage.

Property and equipment
Plant, ovens, mixers, coolers and packaging lines.

Business income
Lost income while production is shut down.

Good to know

A current third-party audit (SQF, BRC or similar) and a written HACCP or preventive controls plan usually open the best markets.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Recall and contamination costs unless added by endorsement
- × Spoilage from power outages off premises on many base forms

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Food safety plan (HACCP / PCQI)
- Most recent third-party audit
- Product list and allergens
- FDA or USDA registration number

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/food-manufacturing/

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