Product Recall Insurance

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



OVERVIEW

A recall can cost more than the product itself, and carriers look closely at your traceability, recall plan and how fast you can pull goods from the market.

WHAT'S COVERED

Recall expenses
Notification, shipping, warehousing and disposal of recalled goods.

Replacement cost
The cost to replace or refund recalled product.

Business interruption
Lost gross profit after a recall or contamination event.

Crisis consultant
Public relations and recall experts to manage the event.

Customer recall costs
Your customers' recall expenses you are liable for.

Good to know
A tested, written recall plan with mock recalls and full lot traceability is often a requirement, not just a credit.

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:

- × Bodily injury and property damage claims (covered under products liability)
- × Known defects at binding and recalls caused by gradual product deterioration

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

- Written recall plan
- Lot coding and traceability procedures
- Distribution chain and customer list
- Any past recalls or withdrawals

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/product-recall/

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