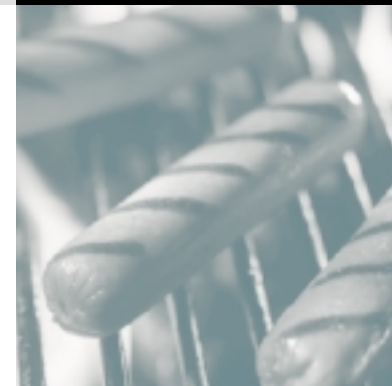


What's in a name?



Are your clients protected against the financial consequences of a product recall and the damage it can cause to their brand reputation?



Swett & Crawford
Total Recall Plus Program
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Important:

Most general liability or package policies exclude product recalls or limit recall coverage.

Total Recall Plus is the Solution

Total Recall Plus is one of the most comprehensive product recall insurance products on the market today. This unique product not only protects the manufacturer, distributor, processor or retailer against the financial consequences of a product recall, it also safeguards the reputation of the policyholder through crisis management consulting and real-time crisis communications support.

Product Highlights

Total Recall Plus provides a *single policy* for:

- + Accidental contamination
- + Malicious product tampering
- + Products extortion

Preferred markets for Total Recall Plus include manufacturers, distributors, processors and retailers in the following industries:

- + Food
- + Beverage
- + Cosmetics

Key Coverage Features

Recall Expenses

Including, but not limited to:

- + Expenses of communications, transportation costs, public relations specialists, radio or television announcements and newspaper advertising
- + Cost of direct customer returns including emergency incident phone lines, postage and rebates up to product value
- + Expense for rent or hire of additional warehouse space



- + Cost to hire additional persons, other than regular employees of the policyholder, and additional accommodations
- + Payment to regular employees of the policyholder for overtime incurred directly as a result of an insured event
- + Out-of-pocket expenses incurred by personnel, including transportation, other than to and from the employees' normal place of work
- + Costs incurred by the policyholder for the physical examination and the lesser cost of reworking or destroying of contaminated products

If the contaminated products are all or part of a product manufactured, distributed or handled by a customer of the insured, recall expenses incurred by this customer will also be covered if the expenses are equal to or less than the expense the insured would have incurred in recalling these products in their complete form.

Loss of Income

- + Loss of *gross or net* profits from the recall
- + Ongoing loss of sales

Brand Rehabilitation

- + Sales and marketing expenses necessary to re-establish the reputation and market share of the product line up to 25% of available limit purchased

Products Extortion

- + Monies paid following the receipt of a threat that the policyholder's products will be contaminated unless the extortion demand is met

Crisis Response Expenses (No retention applies)

- + Fees and expenses of the Crisis Link Plus team (as described on the next page in more detail) or other pre-approved consultants retained to assist the assured in responding to a covered event
- + Pre-recall expenses (expenses incurred when a client believes that a recall incident may occur and contacts the Crisis Link Plus team for advice and counsel on how to handle the situation).

Your Clients at Risk: Product Recalls Occur Daily in the U.S.

Even under the best of controls, product recalls happen. The U.S. Consumer Product Safety Commission, the U.S. Food & Drug Administration and the U.S. Department of Agriculture issue or are responsible for logging in more than 1,000 recalls annually. While consumers and authorities respond more quickly to recalls involving high-profile brands, small and medium-size companies are even more vulnerable to a product recall. For example, most smaller and medium-sized companies would find it difficult to withstand the financial and cash-flow pressure on their business processes if they had to divert their energy and resources to a product recall.

Total Recall Plus stands alone in its comprehensive approach to crisis support.

Crisis Link Plus Team and Features

When a product recall occurs or one seems imminent, your client can choose to call Total Recall Plus to report the incident or contact the Crisis Link Plus team directly.

Upon learning the details of the situation, the Crisis Link Plus team will go to work, helping to assess the situation, set up a crisis management plan and incorporate the tools and tactics required to manage the recall and protect your client's brand name and reputation.

The Crisis Link Plus team is composed of experts from the Crisis and Issues Management group at Edelman Worldwide, one of the premier issues management firms in the world, offering expertise in preparing for, managing and recovering from crisis and emergency situations.

As part of the Crisis Link Plus team, the experts at Edelman are available 24 hours a day, 7 days a week—even on holidays—to offer your clients real-time response and post-crisis support:

1. Real-Time Response

- + 24-hour hotline for counsel in a recall situation
- + Risk assessment
- + Senior-level on-the-ground crisis management support
- + Special security counsel
- + Responsive news bureau
- + Communication materials for all stakeholder groups
- + Spokesperson preparation

2. Post-Crisis Rehabilitation

- + Brand image damage mitigation
- + Product safety reassurance for consumers

In order to help policyholders stay up-to-date on important recall trends and news, they also receive the *CrisisLink PLUS* newsletter, which includes feature articles as well as case histories offering perspective on the strategies and results of recalls conducted by other companies.

Further preparation support is offered via Total Recall Plus' exclusive crisis manual, which provides checklists and valuable information related to managing and preparing for a recall situation.

Other optional services may be purchased through these experts, including review and evaluation of existing crisis plans, audits of company vulnerabilities, spokesperson training, crisis drills, technological applications and internal protocol development.

Brands do more than enhance the relationship between the consumer and the product. Brands define the company. Brands can also facilitate entry into a new market, improve employee recruitment and enhance financial negotiations. According to Edelman Public Relations Worldwide, one of the nation's leading experts in product brand rehabilitation and crisis communication:

**Brands
are more
valuable
and more
vulnerable
today.**

A brand is trust. It represents your company and its products and services. It is an object of public faith and an emotional tie to your company.

A brand is public perception. Consumers choose specific brands because they communicate a perceived value.

A brand is a promise. It represents an assurance of an expected level of quality and service.

In today's information age, **a product recall can cause immense damage to a company's brand** and its reputation. All the equity that has been built up can simply dissipate in a single product recall event that is not handled appropriately. While brand strength is not yet measured on corporate balance sheets, it can be the difference between future success and potential failure.



Seven Reasons Why Total Recall Plus is the Right Product for You and Your Clients

1. Product recalls are not usually covered under a general liability policy, and when they are, product recall coverage is usually limited.
2. Product recalls occur daily, with over 1,000 recalls occurring annually in the U.S. alone.
3. While public attention focuses on the high-profile national brands, small and medium-sized companies are often more vulnerable to a product recall, as most do not have the excess capital or in-house expertise to handle a product recall.

Swett & Crawford

Total Recall Plus is offered exclusively through Swett & Crawford, the largest placer of wholesale insurance in America. Founded more than 88 years ago, Swett & Crawford has earned a widely respected reputation as the leading resource for commercial insurance products, specialty programs and exclusive facilities.

Swett & Crawford's capabilities include:

- + Strong relationships with key carriers
- + Market expertise and clout
- + Technical expertise with 875-plus network of brokers, underwriters and resource staff
- + Knowledge of the specialty market arena and its trends
- + Ability to develop and market specialty programs and exclusive facilities



For more information, visit the [Total Recall Plus Web site](#) or contact us at:

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This brochure provides only a general description of coverage and should not be construed as altering the insuring agreements, terms, conditions, exclusions and endorsements of the policy(ies) itself.



4. Total Recall Plus is a unique product that not only covers the financial consequences of a product recall, but also provides brand protection and product rehabilitation as well under a special feature—Crisis Link Plus.
5. You and your clients can rest easy. The special Crisis Link Plus team is available to help in a product recall situation 24 hours, seven days a week—even on holidays.
6. Your clients will appreciate your advice and counsel on the exposures they face and your recommendations on the coverages available.
7. You will not only retain and expand business with existing clients, but will also be able to open doors to new business.