

Food Processing and Distribution

Listeriosis, Salmonella, E. coli, and other bacteria

Are you covered?



Summer 2008: unfortunate events that involved an important Canadian manufacturer of prepared meats as well as Quebec's cheese producers remind us that food processing and distribution companies are vulnerable to consequences of such crisis.

In spite of the best preventive measures, companies hit by such crisis must reclaim the public's trust and must face unforeseen financial challenges.



How can insurance help?

Although most liability policies cover companies for consequences of bodily injury sustained by third parties and some will cover products recall, there is usually no coverage for indirect expenses resulting from such incidents.

GPL offers flexible insurance solutions which indemnify a company facing an ordinance from a public health official.

This coverage is at the forefront in protecting companies and is a critical tool against fallout specific to the food processing and distribution sectors.

Here are the main characteristics:

- Indemnity used at the company's discretion without proof of loss or proof of costs. The indemnity can be used to compensate for loss of revenues, employees, disinfection of premises, public relations and communication expenses, etc.;
- Daily indemnity from \$1,000 to \$50,000 according to selected option (30 days maximum);
- Total indemnity per occurrence from \$30,000 to \$1,500,000;
- Indemnity payable under an order issued by a public health official.

At GPL, we strive to serve the needs of our clients and provide personalized and leading edge solutions in commercial insurance. This unique insurance solutions is in line with our constant desire to remain amongst the best brokerage firms serving companies in the food processing and distribution sectors.

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