

## Product Recall/Product Contamination Glossary



### Accidental Contamination

- Covers the inadvertent or unintentional contamination or mislabeling of an insured product which occurs before, during or after the product's production.

### Business Interruption Costs

- Gross profit loss and extra expense as a result of an insured event.

### Consultation and Advisor Costs

- Fees and costs of approved independent security or public relations consultants or advisors that are used by an insured to respond to an insured event.

### Intentionally Impaired Ingredients

- Covers the contamination or impairment of an insured product which occurs due to an ingredient supplied to the insured where such contamination or impairment was intentional and wrongful, but not malicious.

### Malicious Product Tampering

- Covers any alleged, threatened, intentional, malicious and wrongful alteration or contamination by an employee of an insured product.

### Product Extortion

- The act of extorting money from an insured by threatening to commit Malicious Product Tampering on an insured product.

### Product Recall

- Request to return to the maker a batch, or an entire production run of a product, usually due to the discovery of safety issues that present a significant risk to consumers, either because the product may be defective or violates a mandatory standard.

### Product Refusal

- Protects against the refusal of an insured product during a scheduled delivery because of a report to the public of it to cause bodily injury and because of bodily injury that has been caused by a similar product.

### Recall Expenses

- Reasonable and necessary costs incurred by the insured to inspect, withdraw, destroy or replace any recalled insured product.

### Rehabilitation Expenses

- Expenses incurred directly by an insured in order to re-establish an insured product to the reasonably projected level of sales or market share anticipated prior to an insured event.

### Third Party Recall

- Covers any product recall liability of an insured product when consumption or use of the product will result or has resulted in bodily injury or property damage within 365 days.

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