

Contaminated Products Protector (CP2)[®] and Contaminated Products Protector Plus (CP3)[®]



Contaminated Products Protector (CP2)[®] and Contaminated Products Protector Plus (CP3)[®] provided by WorldSource, a division of Chartis, offer clients the comprehensive security they need if and when product contamination and recall occurs. In the event contamination or a recall occurs, key expense areas are covered and the expertise of independent consultants is provided for guidance from the critical first few weeks through the conclusion of a recall.

CP2 Coverage Highlights

- CP2 covers the business interruption costs, recall expenses, rehabilitation expenses, consultant and advisor costs and extortion costs for the following covered events:
 - > Accidental Contamination
 - > Malicious Product Tampering (MPT)
 - > Product Extortion
- CP2 utilizes best-in-class, industry recognized expert consultancies to assist in quality audits, product safety education and crisis response.

CP3 Coverage Highlights

- CP3 is the first product of its kind to offer the following additional coverage options on a menu basis:
 - > 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.
 - > 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.
 - > 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. This coverage option may be available by endorsement to a MPT policy.

Why Choose WorldSource:

Market Commitment

- Risk appetite
- Unwavering capacity
- Unique expertise
- Decades of experience

Claims Capabilities

- Dedicated service center
- Proven specialist network
- 24/7 availability
- Best-in-class crisis response

Expert Consultants

- Pre-incident training
- Global reach
- Unmatched value-add
- Educational resources

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Advantages and Benefits

- Coverage certainty through numerous policy clarifications.
- Expanded scope of coverage by including fewer policy exclusions.
- Developed in response to customer and market need, the combination of CP2 with CP3 provides the most comprehensive coverage in the market today.

Strategic Partnerships

In order to be certain our clients receive the most-up-to-date and reliable security and safety information, Chartis has formed strategic partnerships with the best-in-class consultant, public relations and quality assurance firms available.

- Clayton Consultants is a unique security consultancy delivering corporate and private crisis management consulting services to multiple clients across the globe. Clayton can assist clients in investigating malicious product tampering and product extortion incidents as soon as they occur. Clayton works with clients to identify security vulnerabilities, provide security training and assist in the establishing effective incident-management.

- Edelman, a leading global public relations firm, has product contamination communications specialists to provide clients with the best possible strategy during the first 24-hours of a crisis, when a company's reputation can be enhanced or irreparably damaged. Having handled crises of all sizes, from some of the largest product recalls in USDA history to smaller-sized national and international durable goods product issues, Edelman is prepared for all situations.
- NSF-Cook & Thurber (NSF) is a market leading third-party food safety and quality auditing and consulting company that specializes in customized audits of process systems, sanitation, manufacturing best practices and facility biosafety programs. During an accidental contamination, product recall or malicious product tampering situation, NSF can provide clients with food and safety consulting services immediately after a notice of loss.



Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at www.chartisinsurance.com.

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