



# Crisis management Australia

## Business appetite guide

Contaminated Products insurance	Covered losses	Preferred business
<p>Insured events include:</p> <ul style="list-style-type: none"> <li>• Accidental contamination</li> <li>• Malicious product tampering</li> <li>• Product extortion</li> <li>• Government recall</li> <li>• Alleged contamination</li> <li>• Intentionally impaired ingredient</li> <li>• Adverse publicity</li> </ul>	<ul style="list-style-type: none"> <li>• Business interruption</li> <li>• Replacement costs</li> <li>• Recall costs</li> <li>• Third party recall costs</li> <li>• Consultants &amp; advisor costs</li> <li>• Rehabilitation expenses</li> <li>• Product extortion</li> <li>• Statutory fines &amp; penalties</li> </ul>	<p>Companies involved in the food, beverage, cosmetics and pharmaceutical industries, specifically:</p> <ul style="list-style-type: none"> <li>• Growers</li> <li>• Manufacturers</li> <li>• Importers</li> <li>• Exporters</li> <li>• Wholesalers</li> <li>• Distributors</li> <li>• Retailers</li> </ul>
Kidnap, Ransom & Extortion	Covered losses	Preferred business
<p>Insured events include:</p> <ul style="list-style-type: none"> <li>• Kidnapping</li> <li>• Personal extortion</li> <li>• Property extortion</li> <li>• Cyber extortion</li> <li>• Confidential information extortion</li> <li>• Wrongful detention</li> <li>• Hijacking</li> <li>• Child abduction</li> <li>• Threat expense</li> </ul>	<ul style="list-style-type: none"> <li>• Ransom monies</li> <li>• Loss in transit</li> <li>• Consultants &amp; advisor costs</li> <li>• Judgement, settlement &amp; defence costs</li> <li>• Expenses &amp; personal accident</li> <li>• Product extortion</li> </ul>	<p>Clients of all sizes with foreign assets and business with travelling employees</p>
PRplus	Covered losses	Preferred business
<p>Insured events include:</p> <ul style="list-style-type: none"> <li>• Defect</li> <li>• Government recall</li> <li>• Malicious product tampering</li> <li>• Product extortion</li> </ul>	<ul style="list-style-type: none"> <li>• Business interruption</li> <li>• Replacement costs</li> <li>• Recall costs</li> <li>• Third party recall costs</li> <li>• Consultants &amp; advisor costs</li> <li>• Rehabilitation expenses</li> <li>• Third party financial loss</li> </ul>	<p>Companies involved in the consumable goods, packaging, children's toys, medical devices, white &amp; brown goods, electrical devices and tool industries, specifically:</p> <ul style="list-style-type: none"> <li>• Manufacturers</li> <li>• Importers</li> <li>• Exporters</li> <li>• Wholesalers</li> <li>• Distributors</li> <li>• Retailers</li> </ul>

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