



Consumer, Restaurant, Retail

The consumer sector is highly regulated and competitive. Legal claims or regulatory enforcement actions can adversely affect sales, reputation, and profitability. From supply chain management to international trade regulations, we help clients manage every aspect of their coverage needs to mitigate risk and preserve their brand image and customer loyalty.

Types of Companies

- Agribusiness
- Apparel & Footwear
- Automotive Products
- Baked Goods / Snack Foods
- Beverages
- Branded Processed Foods
- Casual Dining
- Catalog & Specialty Distribution
- Dairy
- Department Chains
- Discount Stores
- Fast Food
- Foodservice / Distribution
- Food Retail
- Fruits and Vegetable
- Home & Office Furniture
- Household Products
- Ingredients / Flavors
- Internet Retail
- Natural / Organic Foods
- Personal Care Products
- Private Label Foods
- Protein Processing
- Recreational & Leisure Products

Key Risk & Insurance Components

- **Product Liability** is the leading litigation concern involving companies that manufacture, prepare, and / or serve food products. Some common risk management concerns include maintaining consumer perception and brand image, managing and controlling supply chains and trade in unfamiliar regions, and adherence to regulatory requirements on both a local and international level. **Premises Liability** exposure can be high due to slips and falls, as well as drivers of pickup and delivery vehicles, repairmen, and inspectors that regularly visit the premises.
- **Product Recall** provides protection for potentially adverse effects of a contaminated, adulterated, or misbranded product.
- **Property** exposures result from the heating, refrigeration, and automated processing and conveyance equipment. **Spoilage** losses can be severe if the refrigeration and cooling equipment malfunctions or loses power. **Equipment Breakdown** exposure is high due to the machinery and equipment used in frozen food operations. **Business Income** exposure can be very high as some production equipment may be difficult to repair or replace.