Help your clients manage the damage of a recall.

Broad and Innovative Coverage

A product recall can be costly and quickly become a business crisis for your manufacturing and wholesale distribution clients. Help protect their financial standing and business reputation with our general liability product recall expense coverage.

Product recall expense coverage includes:

- Up to $1 million in product recall expenses
- Risk management services to help prevent and lessen the impact
- Protection by a carrier with 200+ years of experience

Types of Recalls

Our coverage applies to recalls:

- Of your client's product
- Of a product of which your client's product is a component part, because of a default, inadequacy or dangerous condition in your client's product
- Due to product tampering

Coverage Enhancements

Expenses incurred during recalls. Limits from $50,000 to $1 million are available for each recall. Covered expenses may include:

- Expenses to communicate the recall, including mail, media announcements and advertisements
- Additional staffing, overtime remuneration and travel expenses incurred in handling the recall
- Cost to rent additional storage space
- Disposal expenses of the product if special disposal is required
- Cost to repair or replace your product

Good faith advertising. We've built $10,000 of coverage into the policy solely for regaining customer good faith. Additional limits to $100,000 are available.

Third-party recall expenses. We cover reasonable and necessary expenses if they're incurred by others on your client's behalf due to a covered recall.

Broad coverage trigger. Your clients can set a recall in motion without waiting for the government to order one. And, if their product is part of a third-party's product, the third party can trigger coverage as well.

Tampering coverage. We include coverage for threatened or actual alteration or contamination of a product that makes it unfit for use or dangerous to the customer. The tampering is covered whether it was conducted by:

- The insured's employees
- A third party

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Coverage Highlights*

Insuring Agreement

Product recall expense coverage. Pays the insured for the following expenses incurred within 12 months of the product recall:

- Mail and media announcements, additional staffing costs, storage costs and disposal expense if special disposal is required
- Third-party recall expenses, if incurred by others on the insured's behalf
- Good faith advertising to help regain customer confidence
- Cost to repair or replace your client's product

Covered recall expenses do not include any legal expenses or fees, nor any compensatory damages, fines, penalties, punitive or other non-compensatory damages.

Covered product recall. A covered product recall is one that is made necessary when the insured or a governmental body makes a reasonable and good faith determination:

- That the use or consumption of the insured's product may cause damage because of a defect or dangerous condition in that product; or
- Of actual alleged or threatened tampering of the product

Coverage territory. The product recall must relate solely to a recall of your client's product that takes place in the United States, (including its territories and possessions), Puerto Rico or Canada.

Cost to replace the recalled product. Unless specifically excluded by endorsement, the cost to replace your client's product is:

- Included as a covered product recall expense
- Subject to the per-recall and annual aggregate limits
- Subject to the same deductible and participation percentages as all other covered product recall expenses

Deductible and Participation Provisions

Product recall expense. The coverage is subject to a deductible that applies to each recall. The insured may also be responsible for a participation percentage in excess of the deductible amount. The participation percentage applies to each recall. We will pay the remaining percentage of covered product recall expense above the deductible, up to the specified limit of insurance.

Conditions

Written notice. The policy requires:

- Written notice – as soon as practicable – of any actual, alleged, suspected or threatened defect, inadequacy or dangerous condition in your client's product, and
- Written proof of loss within 60 days after a product recall expense occurs

Coordination of coverage. If a claim is found under product recall and any other coverage part forming a part of our policy, the most we will pay is:

- The product recall limit, or
- Each occurrence limit in the commercial general liability coverage, whichever is greater

Other insurance. Product recall expense coverage is excess over other valid and collectible insurance.

Deductible and Participation Options

For a product recall, we offer:

- Minimum $1,000 flat deductible
- Options up to $25,000
- Participating options up to 20%

Risk Management Services

To help prevent recalls, we offer risk management services that can include help identifying manufacturing-critical quality control points, and help preventing product and water contamination, e-coli and salmonella.

Careful planning can dramatically reduce the business impact of a product recall on your clients. Our experienced Risk Engineering staff and product recall contingency tool can help them develop a customized and effective contingency plan for product recalls.

Claims Service

The true test of an insurance company is how well it handles claims. Your clients can count on us to provide fast, efficient claim service.

Coverage Highlights* continued

Who Is an Insured

The policy indemnifies:

- The named insured
- Any newly acquired organization over which you maintain financial interest of more than 50 percent of the voting stock for up to 180 days

Definitions

Product recall means the withdrawal, inspection, removal or disposal of:

- The insured's product or
- Any property of which the insured's product forms a part from the market or from use by any other person or organization

Service Highlights

Claims. Report a claim any time, day or night, 365 days a year.

Risk Engineering team. Any company that manufactures, assembles, processes, wholesales or distributes products could be financially impacted by the costs of a product recall. Our experienced Risk Engineering staff and product recall contingency tool can help policyholders develop customized and effective contingency plans for product recalls.

Choose The Hartford

Our product recall expense insurance provides:

- Comprehensive coverage
- People who understand your client's business
- An insurer committed to keeping our promises to policyholders

If your clients need other types of insurance coverage, such as property, general liability, commercial auto, workers' compensation, ocean cargo, inland marine or management liability, we can help strengthen your client's risk management program with our broad protection.

Help clients come back after a recall. **Contact your representative to learn more about our tools and resources.**

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*Some coverages may not be available in all states.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of May 2025.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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