

Foodborne Illness / Restaurant Contamination Insurance

Anyone in the food service industry has likely considered the impact certain crisis events would have on their business. A restaurant's brand is always on the line and how a company responds to events such as foodborne illness, workplace violence, or malicious tampering, will have short and long term ramifications on their reputation. Exposure to pathogens and other contaminants can range from suppliers and other 3rd party vendors to sick employees and improper food handling. Furthermore, disgruntled employees or unsatisfied customers can undertake malicious acts or disparage one's reputation in the media. The cost of any of these incidents can be significant and result in loss of profits, drop in customer confidence and damage to brand name.

The Aon Solution

Restaurant contamination insurance is an important coverage to consider whether a business is a brick and mortar establishment, mobile food operator, or involved in catering operations. A restaurant contamination policy is a specialty insurance product that can provide coverage for accidental contamination, malicious product tampering, food borne illness, supplier contamination and product extortion threats. Aon recall specialists can assist with evaluating risk exposure and implementing individually designed insurance programs for businesses in the food service industry.

Covered Incidents

Coverage varies by carrier

- **Accidental Contamination** : Contamination has resulted in or would result in bodily injury or sickness within 365 days of consumption
- **Supplier Contamination** : Contamination occurs at the supplier level
- **Adverse Publicity** : Reporting of an alleged contamination in the media
- **Malicious Product Tampering** : A malicious and intentional alteration or contamination of an insured product by anyone including an employee of the Insured rendering such product dangerous or unfit for use or consumption
- **Extortion** : A malicious product tampering threat that has been accompanied by an extortion demand

Additional triggers can include:

- Workplace Violence – threat of deadly force
- Trade Name – incident occurring at a location sharing a trade name
- Franchise Royalty – corporate franchisor loss of income
- Data Information Breach – publication of private information
- Pandemic Event – announcement by a Public Authority of closing due to an Epidemic involving a Covered Disease

Covered Losses

Coverage varies by carrier

- **Recall Costs** : Product removal, disposal
- **Loss of Profit** : Loss of business income due to an Insured Event
- **Extra Expense** : Employee Overtime, Subcontracting, Cleaning
- **Rehabilitation Costs** : Marketing and other related costs to help re-establish sales
- **Extortion Payments** : Ransom Monies
- **Inoculations** : Preventive vaccines
- **Consultant and Advisory Costs** : Expert advice, training and 24/7 Crisis Response services

We're here to empower results

If you have any questions about your specific coverage or are interested in obtaining coverage, please contact your Aon broker or visit aon.com.

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AON
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Claims Advocacy

Aon is the only broker that has a full-time attorney dedicated to assisting our clients and brokers with Product Contamination and Recall issues and claims to maximize policy performance:

- Full time attorney dedicated to assisting with recall claims
- Client advocate and advisory
- Manage claims process
- Utilize claims leverage with insurers
- Negotiate claims and defense costs resolution

About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

This document provides only a summary of available coverage. Additional details relating to policy terms and conditions can be provided upon request. In the event there is a conflict between this summary and the policy, the terms and conditions of the policy documents will control.