

● **Covers**

- Food & beverages (manufacturing, distribution, and retailing)
- Industrial (both light & heavy)
- Services (including banks, hotels, and telecommunications)
- Retail consumer goods

● **Major Risks Covered**

1. Accidental bodily injury (including death illness or disease to any person)
2. Accidental loss of or damage to material property

which arises from or is alleged to have arisen from any defective, harmful or incorrect product or works which is manufactured, designed, sold, supplied, installed, repaired, altered, treated, dispatched or delivered by or on behalf of the Assured in the normal course of the Assured's Business as described in the Schedule

● **Major Risks Not Covered**

1. Damage to any product or works caused by fault or defect in itself or in any part thereof.

● **Benefits**

- Can be purchased on a stand-alone basis
- Covers legal expenses
- Flexible in meeting the individual needs of clients
- Optional cover for product-recall expenses
- Availability of casualty risk engineering capabilities