



A VL real life **claim example**

Public & Products Liability

Product Recall

The Insured supplied minced fruit as an ingredient for house-branded muesli bars exported to Australia for a major supermarket.

Consumers found small shards of plastic in several bars. Extensive investigation showed the plastic was from a red pen that had fallen into the fruit mix at Insured's premises. All product from that run was recalled from over 200 outlets in Australia. The Insured's Public Liability policy (Product Recall Memorandum) paid for advertising, dumping damaged product and individual store costs to empty and re-sort shelves up to the insured percentage.

The claim costs totalled around \$120,000.

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