



Recall   
**ADVANTAGE**

**Recall Advantage**  
**Product Recall Insurance**  
**Brought To A New Level**



## Recall ADVANTAGE

### A New Name But A Long History & Tradition

Recall Advantage is the new product recall offering from MRM Group. MRM has long been a leading name in Product Recall. We are experts in the field of Product Recall and Contamination and have a unique understanding of these markets.

MRM Group has worked with the Food and Beverage Industry to establish professional relationships based on our expertise and proven performance. We have also assisted Product Manufacturing companies with their recall needs and have supervised over \$80,000,000 in claims over the past 12 years.

The Recall Advantage policy leads the field by offering coverage following a manufacturing error, contamination or tampering incident **with or without** a formal recall. Just one of many Recall Advantage - *Advantages*.



## Quotes In Just Days – Not Weeks or Longer – A Recall Advantage – Advantage

While we maintain relationships with leading international underwriters, Recall Advantage through our parent, MRM Group, employs our own United States based underwriters. This allows us to shorten the timeline from inquiry to quote to only days. This reduced timeline allows you to put policies in place faster, and protect your clients faster. The fast turnaround time also allows our broker/agent clients to increase their recall business quickly.

## Recall Advantage As A Sales Tool For The Insured

Recall Advantage may be the first insurance the insured can use as a sales tool. Because coverage can extend to the insured's customers, a new reason to buy from the insured is now in place - The peace of mind brought by Recall Advantage.

## Association Programs

Through our parent company MRM Group, Recall Advantage is affiliated and or endorsed by various prominent nationally recognized food industry associations. We maintain strong relationships with numerous national meat associations such as various meat associations, ENA Consulting Group, The American Feed Industry Association, Red 24 (Global Security), The U.S. Food and Drug Administration and The U.S. Department of Agriculture. These relationships are testimony to our professionalism and expertise in Product Recall.

## Risk

In a challenging economy and in a highly litigious society it's important to identify not only traditional risk but the risk associated with the survival of a customer's business following a recall. Recall Advantage does just that and more.

Recall Advantage covers not only the insured's costs involved in a recall, but the insured's clients costs as well. And then we go farther.

Recall Advantage covers the insured's ability to re-establish and rebuild their relationships with their customers - Just



## CASE STUDY 1

Chopped nuts that were received from an insured's supplier were used in ice cream products. Claim was paid even though none of the product tested positive for salmonella.  
**Total Claim Paid: Policy limit \$2,000,000**



## Recall Advantage Coverages & Services

Recall Advantage can cover the following:

Recall Expenses. This includes possible laboratory expenses to confirm a contamination, transportation of recalled product, destruction of contaminated product, transportation and relocation of product as well as the value of the product.

Customer Recall Expenses. We cover expenses by your customer as a result of a recalled product becoming a component and/or part of their products.

Loss of Gross Profit Coverage. Recall Advantage offers up to one year of coverage for lost or reduced sales following an incident of product contamination or tampering.

Rehabilitation Expenses. Expenses incurred to restore the integrity, reputation and market share of the recalled product line as a result of tampering or contamination.

Customer Lost Profits. Recall Advantage provides reimbursement for lost profits **for your customers** on recalled product. This serves to help expand your business by offering your customers this protection and to rebuild customer relationships in the event of a product recall.

Adverse Publicity. Recall Advantage covers the effects of loss associated with the public reporting, inaccurate or not, of a recall.

Governmental Announcement. Recall Advantage offers coverage for the loss associated with withdrawal of product due to governmental or other regulatory authority announcements.

Public Relation Experts. We can help provide for and recommend Public Relations consultants if no current relationship exists.

Crisis Management Consultants. We have established relationships with some of the nation's top Crisis Management Specialists who stand ready to assist following a recall. Recall Advantage can also provide pre-loss planning to insure a plan is in place should a recall be necessary.

Industry Experts. MRM Group has also long established relationships with industry experts who can help provide advice following a recall.



## CASE STUDY 2

Household Cleaning Products become contaminated with bacteria. **Total Paid: \$365,000**




## CASE STUDY 3

13.9 million pounds of finished product recalled for Listeria. This included product that was from a separate clean room area of a plant that had never tested positive for Listeria. **Total paid: \$25,000,000 policy limit**

## Recall Advantage Benefits

- We proudly offer the broadest, most comprehensive coverage in our industry - backed by over 12 years of experience and expertise in this product line.
- United States based Underwriting reduces your inquiry to quote timeline to days.
- Coverage is triggered by a contamination or tampering **with or without** a formal recall.
- Coverage is extended to cover Product Extortion
- \$10,000,000 coverage for Manufacturer Error in areas such as Electronics, Appliances, Consumer Products, Metal Stamping, Packaging and more
- MRM Group is affiliated and or endorsed by various industry associations
- Coverage extends to include governmental announcements
- Choice of a Public Relations Firm is included in Recall Advantage coverage.
- Professional Crisis Management providing pre-loss planning and post-loss controls and investigations.
- Recall Advantage's highly experienced management understands your clients unique business challenges. Our expertise can help you protect your clients.





## Sample of Business Segments Requiring Recall Insurance

Any company involved in a possible liability chain for a recalled product cannot afford to go without this coverage. While manufacturing companies as well as food and beverage producers are obvious targets for litigation and/or relief provided by recall coverage, retailers, packagers and others could have liability. Here are just a few limited samples of industries needing coverage:

All food producers (includes meat, cheese and produce) of products intended for human consumption

All food producers of products intended for farm animal or pet consumption

All beverage producers (includes soft drinks, energy drinks, private label water, alcohol and related)

All processors of product intended for human or animal consumption (example: Slaughterhouses)

All manufacturers who produce a product that is a component or ingredient of any human or animal ingestible product

Resellers who private label a product produced by a manufacturer

Manufacturers of household consumer products, electronic component parts and packaging products

Packagers of animal feed

Packagers of wholesale or retail products intended for industry or consumer use

Business to Business product manufacturers

Retail product manufacturers

And many more

### CASE STUDY 4

Contaminated egg products  
with salmonella 82,000  
pounds recalled. **Total paid:**  
**\$2,340,000**





## Contact Us

Have a question? Need a quote? Need assistance helping a potential insured understand recall coverage? Contact us today and find out why Recall Advantage can build your business, protect your insured and help your insured grow their business.

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## CASE STUDY 5

54,000 pounds Bacon mislabeled for sale  
at a major supermarket chain **Total paid**  
**\$415,000**