

Manufacturers' Choice

More than just a policy; a complete solution

Food & Beverage

We've made it our business to become the partner of choice for food and beverage manufacturers. Our comprehensive Manufacturers' Choice policy offers a complete insurance package including property, liability and auto insurance.

We are here to protect you through the entire manufacturing process—from raw goods to finished products, and finished products to delivery. We can cover you for the breakdown of expensive production machinery, protect you from third party liability, and provide you with product recall expenses.

To help ensure minimal property damage and business interruption losses, we offer value-added services, including thermal imaging of key equipment and electrical systems, assessments of cooking and refrigeration equipment and fire and burglary protection.*

Some of our coverages specific to the food and beverage industry are:

- Manufacturers' Errors and Omissions
- Negative Publicity
- Product Recall Expense
- Manufacturers' and Wholesalers' Product Impairment
- Motor Truck Cargo
- Cyber Risk

Why choose Northbridge Insurance?

With a long and trusted history of serving Canadian manufacturing companies like yours, we understand the risks you face and can provide the tailor-made solutions you need. Northbridge Insurance offers industry-leading regional underwriting and claims services, value-added risk services and even cross-border capabilities to fully and seamlessly support your business operations in Canada and the U.S.*

For more information visit www.nbins.com.

Manufacturers' Choice policy offers:

- Property Insurance
- Business Income Insurance
- Equipment Breakdown Coverage
- Inland Marine Insurance
- Crime Coverage
- Commercial Automobile Coverage
- Commercial General Liability Insurance
- Excess Liability Insurance
- Directors and Officers Insurance
- Manufacturers' Errors and Omissions Insurance

Plus automatic extensions including:

- Product Recall Expense
- Negative Publicity
- Defective Goods Repair or Replacement Extension (claims-made)
- Intellectual Property Expense Reimbursement Extension (claims-made)

Targeting mid-size businesses

Manufacturers of:

- Seafood
- Dairy
- Frozen Food
- Canning
- Coffee, Tea and Spices
- Bakery and Confectionary
- Non-alcoholic Beverages

Food & Beverage

Coverages to suit your unique needs.



Contact your broker for the full list of coverages in our Manufacturers' Choice policy.

Key coverage	Why you need it	How the coverage may help you
Product Recall Expense	Covers the reasonable and necessary expenses incurred to withdraw a manufacturer's product due to suspected product defect or deficiency.	<p>A food manufacturer suspects a defect in the vegetables being canned in one of its factories. There are no consumer reports of contamination yet. However, the manufacturer decides to voluntarily recall a select batch which may be contaminated.</p> <p>With Product Recall Expense coverage, the manufacturer would be covered for some expenses to recall the contaminated product. Additionally, Manufacturers' and Wholesalers' Product Impairment coverage would reimburse a loss of business income resulting from the recall for up to \$50,000 (higher limits are available).</p> <p>We not only provide coverage for government mandated safety recalls, but also for recalls that our insureds deem necessary.</p>
Manufacturers' and Wholesalers' Product Impairment	Covers the loss of income due to product recall.	
Negative Publicity	<p>Covers your loss of business income due to negative publicity arising from certain incidents, such as food poisoning caused by your product or infectious disease of any of your employees.</p> <p>Coverage is available for up to \$25,000.</p>	<p>An employee who works in the production area of a sausage manufacturer is discovered as having a contagious disease. Upon media reporting of the employee's illness, some consumers temporarily switch to competitor products. This results in the manufacturer incurring lost sales, leading to a loss of business income. Our Negative Publicity coverage would reimburse the food manufacturer's loss of business income for up to \$25,000.</p> <p>The coverage also responds to your loss of business income from certain incidents which affect other manufacturers offering similar products as you.</p>
Motor Truck Cargo	<p>Food manufacturers are covered for the loss of or damage to stock in transit, including during loading and unloading, for fire, theft or damage, resulting from collision of the vehicle.</p> <p>Reefer (refrigerated truck) breakdown coverage is also available.</p>	<p>A food manufacturer transports frozen food from a processing plant to a warehouse in a company-owned refrigerated truck. A vehicle refrigeration unit breaks down while the truck is stuck in traffic, resulting in the spoilage of the frozen food.</p> <p>With reefer breakdown coverage, the manufacturer would be covered for the loss of spoiled goods.</p>
Cyber Risk	<p>Designed to protect against losses resulting from network security breaches, privacy breaches and internet media liability.</p> <p>We offer pre-packaged "bundles" of coverage, as well as custom options for risks with specialized exposures or requiring higher limits.</p> <p>Optional coverages for both first and third party losses resulting from these exposures are available. Policyholders also have free access to consultation from a leading data risk management services provider.*</p>	<p>A manufacturing plant that processes food and beverages relies on automated systems for production. The systems are infected with computer malware and operations are shut down for an extended period of time while the corrupted data is restored.</p> <p>Our Cyber Risk solution offers coverage for restoring corrupted data and the resulting loss of business income while the systems are down.</p>