

CFC 2019 product recall update

Lucie Dean – Underwriter – Product Recall

26th November 2019





Recalls in
the news

Sandwiches...

June 2019

- Listeria cases noted in hospitals across the UK – 6 dead
- Source found to be The Good Food Chain Sandwiches
- Company now in liquidation



... & hummus

Ongoing...

- 82 product lines recalled from various supermarkets across the UK





Based on current findings there is one common factor in both of these recalls – contaminated supplied ingredients.



Product recall
at CFC

Product recall triggers

Manufacturing
error

Supplied
ingredients

Extortion

Malicious
tamper

Cyber tamper

Government
actions

Negative
publicity

Product
guarantee

Software
Product Safety

Bespoke extensions



Animal by
product

Recall
liability

Religious
specification

Intellectual
property

Stock surprise

A growing soup manufacturer discovered a large quantity of chicken stock had been **mislabeled** as vegetable stock **by their supplier**



Recall guide

A handy introduction to
product recall insurance





Common
misconceptions

We have never had a recall

Our quality is top notch, it
won't happen to us!

Product recall insurance is too expensive

Surely my recall costs won't be that high?

My suppliers will pick up our recall costs

Some of the industries we consider...

Meat & Poultry

Health Foods &
Nutraceuticals

Electronic, Metal
& Plastic
Components

Pet Food

Fresh Fruit and
Vegetables

Automotive
Components

Food & Beverage
Products under
contract for third
parties

'Free-from'
Products

Medical Devices

The CFC product recall team



Natasha Catchpole
Practice Leader



Lucie Dean
Underwriter



Michael Capleton
Underwriter



Harry Allhusen
Assistant Underwriter