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Restaurant Contamination Insurance

Foodborne illness poses a significant risk to restaurant businesses and can have a severe impact on revenue and reputation. Pathogens such as Listeria or Salmonella can enter the premises via contaminated ingredients, or illnesses such as Norovirus or Hepatitis A can be spread by infected employees or customers. Customer sickness can lead to negative publicity, reduction in footfall (and therefore revenue), or even closure by regulators.

Restaurant Contamination Insurance can enable restaurants to manage the risks associated with potential outbreaks, while safeguarding their financial stability and reputation.

Who needs cover?

Any business involved in the preparation, serving, or sale of food for consumption on or off the premises. From dine-in restaurants to fast food establishments, bars and pubs and “pop-up” or mobile vendors.

How can Product Contamination Insurance help?

We offer a broad wording that gives coverage for a variety of costs, protecting a client’s balance sheet and their brand in the event of a foodborne illness or contamination incident.

Cover can be triggered by a variety of different causes including food borne illness outbreaks, supplier contamination, malicious product tamper or product extortion, public health authority announcements, or adverse publicity.

Once triggered the policy provides cover for a broad range of costs and expenses, including business interruption, extra expense (such as clean-up costs), loss of royalty income from franchise locations, rehabilitation costs, recall costs and crisis consultants’ fees.

We also offer access to a dedicated, worldwide crisis consultant response service, where clients can gain access to a wide variety of crisis management services to help them respond to and mitigate any potential brand damage from a covered incident.

Why Perigon?

As a specialist product recall MGA we offer a market leading proposition underwritten by product experts with first class service.

We have one of the largest lines in the recall market, a rolling 10 year commitment from our cornerstone capacity provider, and access to Lloyd’s capacity, giving us unique stability and flexibility through varying market conditions.

We’re one of the most experienced teams in the recall market with combined knowledge of over 50 years in the class.

We offer bespoke wordings and enhancements to fit our clients’ needs.

Our clients have access to specialist claims management, with over 10 years of experience in product recall/contamination claims.

Our Core Values:

Service – market leading service for our brokers and clients

Expertise – empowered underwriters who have the knowledge and expertise to manage the most complex accounts

Global Outlook – based in London but with appetite for product recall risk around the world

Innovative – working closely with client and brokers to offer valuable contamination and recall cover to meet their individual needs

Thought Leadership – helping clients navigate through the rapidly changing risk and regulatory environment for product safety

