

## RISK MANAGEMENT FOR THE FOOD & BEVERAGE INDUSTRY

**MHG** understands that as a Food and Beverage company, you manufacture a product for consumers to enjoy. Whether it's a well kept family recipe passed down from generation to generation or the introduction of a brand new product to the market, you pride yourself on delivering only the best products. As a company in the industry, you face a unique set of risks that deserves the right set of coverage. With an insurance program tailored to your needs, we ensure that you are well looked after and equipped with the right risk management tools to protect your business.

Challenges in the Food and Beverage Industry include those that are insurable and those better served through managing risk outside of insurance. Some areas of insurable challenges specific to you may include distribution, protection of intellectual property (your brand), legal liability, and equipment reliability. Additionally, you can manage your insurable business risks around product quality (i.e. through microbial food processors errors/omissions, or spoilage), your exposure to physical losses or the myriad of other potential hazards that face you every day. Our understanding of your challenges enables us to tailor our product to the specific needs of individuals like you.

Knowledge and expertise, together with personalized and well crafted insurance policies, enables you to better manage your risks and ensure you are properly protected. Working with the leading insurance providers, domestically and abroad, our strong market relations means you are accessing and leveraging the best combination of coverage and affordability for your protection.



### KEY EXPOSURES

- Executive Liability
- Product Recall and Pre-recall Costs (including Government Recall Expense)
- Supply Chain Interruption Insurance
- Stock Throughput Insurance
- Reputational Harm (Consumer Trust)
- Product Contamination (Including Accidental & Malicious Product Tampering)
- Production Machinery Breakdown
- Off-premises Service (Power) Interruption
- Crisis Management
- Supplier Contamination (Restaurant Only - Named Sites)
- Intentional Impairment
- Trade Credit Insurance
- Crop Coverage; Farm Coverage; Livestock & Animal Mortality

### RISK MANAGEMENT & INSURANCE TOOLS

- Authenticity in Your Broker & Insurer Partners
- Supply Chain Management (Transit & Storage)
- Spoilage and Perishable Goods Coverage
- Key Man
- Excise Bonds
- Equipment Breakdown
- Extra Expense Coverage
- Claims Handling

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