

# Product Recall vs. Product Withdrawal Expense (PWE) Endorsement

## Do your clients have adequate coverage, should a recall occur?

No matter the type of product, the potential for your client to be impacted by a recall event has increased exponentially in recent years. Stricter regulatory standards, technological advances in the detection of product deficiencies, and broader global supply chains make up but a few of the contributing factors for an ever broadening exposure for product recalls. Simply put, “*If your client has a product liability exposure, it is likely that they may also have a product recall risk*”.

While many business owners purchase General Liability policies that may (*or may not*) provide coverage to address limited product withdrawal costs, it is important to recognize the limitations of such policies.

Chubb Recall Plus™ offers a unique protection to your client, not typically included with the standard policy (*as highlighted below*):

Coverage Comparison	Generic Product Withdrawal Expense (PWE) Endorsement	Chubb Recall Plus (Coverage and available endorsements)
Voluntary/Involuntary Stock Recovery	NO	YES
Products do not need to cause actual BI/PD	NO	YES
Voluntary/Involuntary Market Withdrawal	YES	YES
Voluntary/Involuntary Product Recall	YES	YES
Recall Costs – 1st party	YES	YES
Recall Costs – 3rd party	NO	YES
Consultant Costs*	NO	YES
Replacement Costs	NO	YES
Business Interruption	NO	YES
Extra Expenses	NO	YES
Brand Rehabilitation Expenses	NO	YES
Consequential Damages (3rd party financial loss)	NO	YES
Defense Costs	NO	YES
Adverse Publicity	NO	YES
Worldwide Coverage*	NO	YES

Chubb Recall Plus™ is a stand-alone, first party, reimbursement policy, that provides comprehensive coverage. If the insured's product(s) are deemed unsafe, and the use of or exposure to would result in a bodily injury or property damage (*or would result in impaired property for component parts*), the Chubb Recall Plus™ policy goes into effect, regardless of the products being in the stream of commerce or causing actual BI/PD!

**RECALL PLUS™**  
**Three Innovative Policies**  
 Consumer Goods | Consumable Parts  
 | Component Parts  
One Comprehensive Solution!

For any questions on this or other Chubb Product Recall topics, please contact: [recall.info@chubb.com](mailto:recall.info@chubb.com)

For more information on the tailored coverage options available, please visit [chubb.com/productrecall](http://chubb.com/productrecall) to learn more.

\* Except as prohibited by law

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