

Supplementary Questions for Food Product Manufacturers

Please provide answers to the following to allow underwriters to access the liability exposure:

1. Quality Assurance Processes

- What quality control measures are in place to ensure the products meet safety and health standards?

- Do you have regular inspections and audits of your facilities? If so, how often are they conducted, and by whom (internal/external)?

- Are there any third-party certifications for food safety (e.g., HACCP, ISO 22000)? If so, what certifications do you hold?

2. Hygiene Standards

- How do you ensure that hygiene protocols are followed on the premises? Are there documented procedures in place?

- What sanitation and disinfection measures do you follow, especially with regard to equipment, handling areas, and personnel hygiene?

- How often are equipment and processing areas cleaned, and who is responsible for monitoring this?



- What training do your employees receive regarding food safety, proper handling of raw products, and personal hygiene?

- How do you handle employee illnesses to ensure they don't contaminate the processing area?

4. Product Contamination Control

- How do you prevent contamination (e.g., cross-contamination between raw and cooked products)?

- What procedures do you follow if contamination is suspected or detected? Is there a recall process in place?

5. Temperature Control

- How do you ensure that the products are kept at safe temperatures throughout processing, packaging, and transportation?

- Are temperature controls monitored and logged? How often are the systems checked?

6. Pest Control

- What pest control measures are in place to ensure that your facility is free from infestations that could compromise hygiene?

Risk Management

1. Risk Assessments

- How regularly do you perform risk assessments of your operations? What specific risks are prioritized (e.g., contamination, machinery breakdowns, injuries)?

- Do you have a documented risk management plan in place, and how often is it updated?

2. Incident Management

- How do you handle incidents such as contamination, accidents, or equipment failure? Is there an incident response team in place, and how are incidents reported and investigated?

- Have you experienced any significant claims or incidents in the past five years related to product liability or employee safety? If so, what steps were taken afterward to mitigate future risks?

3. Third-Party Risk

- How do you vet your suppliers, transporters, or contractors to ensure they also adhere to food safety and risk management standards?



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- Do you have contractual agreements in place that define liabilities and responsibilities in the event of a product defect or other incident involving third parties?

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4. Crisis Management and Recall Procedures

- What is your process for managing product recalls in the event of contamination or health risks? Do you run mock recall drills?

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- Do you have a public relations strategy for managing communication in case of a food safety issue?

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Declaration

I/We declare that the statements and particulars in this proposal are true and that I/ We have not misstated or suppressed any material facts. I/We agree that this proposal, together with any other information supplied by me/ us shall form the basis of any contract of insurance effected thereon. I/ We undertake to inform the Insurers of any material alteration to these occurring before/ during/ after completion of the Contract of Insurance.

Signed at _____ **dated** _____

Full name _____

Signature.