



**INDUSTRYEdge®** | Food and Beverage Manufacturers



## Whet your appetite with our coverage for food and beverage manufacturers

TRAVELERS CANADA | INDUSTRYEDGE® FOR FOOD AND BEVERAGE MANUFACTURERS

At Travelers Canada, we understand the challenges that food and beverage manufacturers face. From food processing to inventory, to products in transit and product recalls, specialized risk protection is critical.

IndustryEdge® for Food and Beverage Manufacturers is designed to address the industry-specific risks that food and beverage manufacturers face. Through extensive research and years of experience, we've crafted insurance solutions that are flexible, competitive and keep up with evolving business needs.

Travelers Canada. Providing middle-market industries with a competitive edge.

### Available coverages at a glance

#### Commercial property

- Includes contents, stock, equipment, tenant improvements and betterments, as well as electronic data processing equipment in the definition of business personal property
- Selling price valuation on finished stock held for sale
- Non-owned detached trailers
- Interruption of utility services
- Electronic vandalism
- Newly constructed or acquired property
- Stored water

#### Business income

- Business income from dependent property
- Contract penalties
- Transit business income

#### Commercial general liability

- Limited worldwide coverage with suits brought back to North America

CONTINUE >

## Optional Coverages

- Peak season increased limit of insurance endorsement
- Spoilage – direct damage endorsement
- Food contamination – direct damage endorsement
- Infestation – direct damage endorsement
- Equipment breakdown coverage, including production machinery
- Transportation coverage, including loading or unloading and refrigeration breakdown endorsements
- Product recall expense endorsement
- Ocean cargo and other ocean marine lines

## The Travelers Canada difference

- IndustryEdge® for Food and Beverage Manufacturers is designed to address the industry's specific insurance requirements
- Coverage and service are flexible, customizable and aligned with manufacturers' evolving business needs
- Risk control professionals who have the knowledge, experience and technical ability to help food and beverage manufacturers identify and reduce the potential loss at all stages of processing, including manufacturing, storage, transportation, distribution and retail
- Experienced claims professionals with industry experience
- Industry-specific underwriting expertise enabling us to provide industry-specific insurance protection, including product recall coverage
- Travelers customers benefit from specialized, industry-specific underwriting, risk control analysis and claims services tailored to the nuances of today's business

## WE KNOW YOUR BUSINESS



### IndustryEdge® is ideal for processors and manufacturers of:

- Bakery products/dry goods
- Beer
- Candy and confectionery products
- Canned foods
- Frozen foods
- Fruits and vegetables
- Ice cream and frozen desserts
- Prepared foods
- Meat and seafood
- Milk and dairy
- Soft drinks
- Wineries

Contact us today for more information about IndustryEdge® for Food and Beverage Manufacturers. Visit [travelerscanada.ca](http://travelerscanada.ca) to learn more about IndustryEdge®.



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