



# Response XL |

Protecting Your Business from a Product Recall



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We understand that protecting your business from product recalls requires more than an insurance policy. Being prepared to handle a product recall and managing the crisis is critical in protecting your reputation.

Getting it wrong is expensive. More importantly, the damage to brand and reputation can be irreparable. Being prepared and implementing the right recall and crisis management systems are critical in protecting your reputation and bottom line. Our policyholders need access to best practice advice in risk prevention, recall planning and crisis response. Welcome to Response XL.

### What is Response XL?

Response XL is an exclusive network of specialist crisis, risk and issues management consultants available to our policyholders. In Europe our core consultant Razor heads up a network of specialist consultants and organisations in different areas of expertise relating to product recalls. These include PR firms, quality assurance experts, malicious tamper and security consultants, regulatory and legal advisors and product retrieval services. Response XL is available to you in two key areas:

- Pre-incident Consulting – crisis and risk management consulting services provided to you by Response XL and paid for by XL Insurance.
- Live Crisis Response – the policyholder has 24/7 priority access to Response XL in the event of discovering a potential recall situation.

### How Response XL helps you

#### Predict and prevent...

...problems before they arise. If your customers tell you there's a problem, it's too late. Response XL can help you establish early warning and identification systems.

#### Prepare...

...for the worst. Response XL helps prepare you for a crisis. Our service provides you with specialist advice, from developing recall and crisis plans, assessing the work flow and systems of your business to full crisis simulations.

#### Protect ...

...your brand and reputation. Response XL is available 24/7 on a priority basis to provide assistance to you and your business during a live recall, whether it's an accidental contamination, malicious tamper or an extortion demand. Specialist consultants offer a range of services from emergency lab testing to media handling.

### How Response XL delivers to your business

Different companies have different needs when it comes to recall and crisis management planning. Response XL offers best practice advice appropriate for the size of your company but also delivers world class support irrespective of your size.

Response XL 24/7 Hotline



UK	0845 053 2390
Outside UK	+44 845 053 2390

# Response XL – Our network and approach

## Our network

### Razor Public Relations Ltd – Core consultant for the Response XL network



A full service communications consultancy Razor specialises in crisis, risk and issues management within the food and drink industry. Razor is part of the College Hill Company network.

Razor's team of consultants has helped leading food and drink brands to build and protect their reputations. As a member of the European Crisis Management Partnership, Razor is part of a network that spans nine European countries with partners in Scandinavia and South Africa.

To Response XL Razor brings a breadth of capability. They have considerable media relations expertise and a wealth of experience in managing the media implications of a recall.

### Campden & Chorleywood Food Research Association



Razor has a unique partnership with Campden & Chorleywood Food Research Association (CCFRA).

CCFRA is the UK's largest independent membership-based organisation carrying out research and development for the food and drinks industry worldwide. It is committed to providing businesses with the research and technical and advisory services needed to ensure product safety and quality.

### Razor's other specialist operating partners:

Razor has a network of operational partners offering specialised advice in risk exposure areas of your business, including:

- Security management – site security, attendant risk reduction, personal safety, security consultancy and on-call help provided by leading consultants from military and police backgrounds.
- Food law – experts to answer everything from regulatory queries to complex legal questions.
- Field marketing – physical help in product retrieval or mystery shopping plus post-incident support.
- Medical toxicology – advice, analysis and breakdown of the impact of foreign body matter in a product.
- Emergency laboratory testing – advice and analysis of product contamination and risk.

Response XL gives you priority access to these consultants.

## Our approach

### AIM

Our approach is to offer XL Insurance's policyholders a 360° service. We will work with you to assess your current systems, identify gaps and help you manage the risk by implementing the right solution.



# Crisis and risk management consulting service

## Pre-incident consulting

Your initial contact with Response XL will be with Razor in an initial free consultation once your policy is in place.

XL Insurance will contribute a portion of the policy premium for pre-incident consulting projects with Response XL. This may go towards any of the services listed. You are also welcome to purchase further Response XL services.

The nature of these services depends on your particular needs. We combine your expert knowledge of your business with our experience of best practice to choose the services that are right for you.

### 1. Crisis management

- Recall crisis simulations
- Complete crisis system review
- Product recall systems
- Product identification and traceability

### 2. Corporate systems

- Strategic quality planning
- Quality vision
- Quality philosophy
- Quality metrics & reporting
- Quality organisational design
- Quality roles & responsibilities
- Regulatory compliance
- Supplier quality
- Product design and transfer

### 3. Quality training and development

- Quality skill set evaluation
- Developmental plans
- Training
- Statistical techniques

### 4. Manufacturing systems

- Process controls
- Allergen controls
- HACCP
- Inspection & testing
- Sanitation
- Manufacturing processes
- Measurement & test equipment
- Control of non-conforming product
- Corrective action/preventative action
- Handling & storage

## Live crisis response

The Response XL consultants are available to you 24 hours a day, 365 days a year via a 24/7 helpline in the event of an accidental contamination, malicious contamination or product extortion.

In a recall or crisis you can choose to use Response XL for a variety of services including:

- Expert sounding board – an objective, experienced third party with whom to discuss decisions.
- Facilitate decision-making – a consultant can join your team to help facilitate discussions and enable you to decide on action.
- Communications expertise – media scanning, press statements and employee announcements.
- Media management – running a press office to field calls, manage deadlines, oversee interviews and placement of recall advertisements.
- Security consultants – assist with malicious tamperers and extortion demands.
- Emergency laboratory testing – access to world class organisations specialising in pre-recall testing.
- Product retrieval/on-shelf evaluations – field marketing to track down and remove product from the market.
- Consumer helplines – instigating helplines, writing scripts and handling feedback.
- Review of recall – after the incident, running a review involving all parties, and recommending improvements.

Response XL aims to help your recall team make the most appropriate decisions and bring experienced consultants to the table as necessary.

Our consultants are there to work alongside your recall team, not to take over your recall.

**Response XL 24/7 Hotline**



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“I would, with no hesitation, recommend them (Razor) as THE business to work with in the development of business crisis and risk management procedures.”

Technical Director, large UK food manufacturer

## The Response XL service

Once your insurance cover is agreed and in place, you will be contacted by a Response XL consultant to organise the initial consultation – which will either be a visit by a Response XL specialist, or a telephone conference call.

### 1. Initial consultation

Razor meets with you to:

- Give you a Response XL information pack. This contains key information about our service and the 24/7 hotline
- Confirm how the Crisis Response service works and, importantly, the hotline number
- Carry out a headline review of your current recall/crisis management systems
- Discuss and agree how the pre-incident monies provided by XL Insurance will be spent

### 2. Pre-incident consulting

- A menu of risk and crisis management services is available through Response XL
- AIM – our 360° consulting approach

### 3. Live crisis response

- 24/7 hotline
- Priority access to Response XL consultants
- Specialist consultants available to assist in all aspects of your crisis
- Response XL – there to work alongside your recall team

### How your insurance policy applies to Response XL

- XL Insurance pays all crisis response costs from day one – policy deductible does not apply.
- Not sure that the crisis will be covered by the policy?  
XL Insurance will cover immediate crisis response costs.

XL Insurance is a registered trademark of XL Capital Ltd and the global brand used by its insurance company subsidiaries. The XL Insurance companies are Greenwich Insurance Company, Indian Harbor Insurance Company, XL Insurance America, Inc., XL Specialty Company Insurance Company, XL Europe Ltd, XL Insurance (Bermuda) Ltd, XL Insurance Company Limited, XL Insurance Switzerland, XL Insurance Argentina SA Compania de Seguros, XL Insurance Mexico. Coverages placed with Lloyd's Syndicate #1209 are managed by XL London Market Ltd and supported by XL corporate members at Lloyd's. Lloyd's ratings are independent of the XL Capital group. Not all of the insurers do business in all jurisdictions nor is coverage available in all jurisdictions.

Response XL services are rendered pursuant to the terms and conditions of the underlying insurance policy. In the event of any conflict between the services described in this brochure and the underlying insurance policy, the terms and conditions of the insurance policy shall prevail and govern.

