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 North America our core consultant Global Quality Consulting Inc. (GQC) heads up a network of specialist consultants and organizations 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 product contamination.

**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 – Our Network and Approach

Our Network

Global Quality Consulting Inc. (GQC) – Core Consultant for the Response XL Network

Based in Phoenix, Arizona, GQC are the core consultants for Response XL. They specialize in risk and crisis management within the food, beverage and consumer products industries.

GQC’s network brings together professionals with senior management experience who have developed, managed and been accountable for the daily results in major corporations within these industries.

They are seasoned professionals whose experiences support Response XL clients. Their attitude to risk and their proposed solutions are not the usual ‘inspect and reject’ mentality but based on a philosophy of ‘predict and prevent’. GQC holds product quality in the highest regard and their consultancy solutions reflect this approach.

GQC’s capabilities:
GQC brings to Response XL a breadth of capability that extends from risk assessment, both qualitative and quantitative, to development, training and systems implementation.

GQC’s specialist operating partners:
Our specialist partners operate in many risk exposure areas of your business, including but not limited to:

- Security management – site security, and attendant risk reduction, to personal safety, security consultancy and on-call help, provided by leading consultants with military and law enforcement backgrounds. They can extend across the US and internationally.
- Software solutions – software for supplier risk management and manufacturing process management that delivers bottom line results.
- Food and federal law – experts to answer your regulatory and legal questions.
- Field marketing – physical help in product retrieval or mystery shopping plus post-incident support.
- Emergency laboratory testing – advice and analysis of product contamination and risk.
- Public relations advice – help with handling customer and media queries, to protect your brand and reputation.

Through Response XL, you have priority access to these consultants.

Our Approach

AIM

Our approach is to offer our XL Insurance companies’ 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 GQC 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.

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Live Crisis Response

Response XL’s consultants are available to you 24 hours a day, 365 days a year in the event of an accidental contamination, malicious contamination or product extortion.

You are given access to Response XL via the 24/7 helpline.

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 tampers and extortion demands.

- Emergency laboratory testing – access to world class organizations 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 Hotline

US 1-866-601-6224
Canada 011-1-866-601-6224
“We had in place what we thought was a good recall program...our recall plan is currently in the process of being modified to accommodate what we learned from the training session.”

Risk Manager, XL Insurance companies’ Policyholder, USA

The Response XL Service

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

1. Initial Consultation
Response XL 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
• Response XL makes available a menu of risk and crisis management services
• AIM – our 360º 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 crisis management team

How your insurance policy applies to Response XL

• XL Insurance pays all crisis response costs from the first dollar – 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, Compañía 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.