

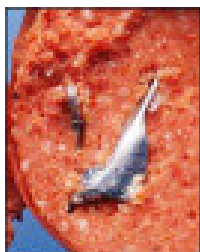
# Food Risk Assessment

## Do You Know the Contamination Risks of the Processes you Insure?

Chemical

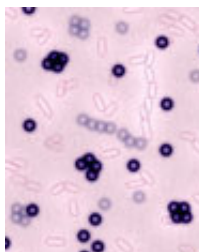


Physical



Metal fragments  
in a sausage

Microbial



Allergens



The above types of contamination risks are the major causes of product liability and recall claims.

The risks are inherent in all food, pharmaceutical and similar manufacturing companies. The key questions are how aware of the risks is your insured and how effective are they in controlling the risks.

Simply having a metal detector and/or magnet in place does not ensure confidence in knowing when metal contamination occurs. Metal detectors and magnets have limitations. For instance, metal detectors are less sensitive to metal in high moisture foods or stainless steels, which most processing equipment is made out of. Magnets cannot pick up metal lodged in the centre of food. What is required is a multi-faceted approach including metal detection and/or magnets; and frequent inspection of high-risk equipment and processes by trained, qualified personnel.

How we can assist? We can provide qualified food professionals, experienced in investigating contamination events on a day-to-day basis, to independently audit and critique the processes and systems the business has in place.



### Stephen Kay

- ANZIIIF (Snr Assoc)
- Bachelor of Technology (Food Tech, Hons)
- New Zealand Certificate in Science (Food)
- Graduate Diploma (Ops Mgmt)
- Professional Member NZIFST

Experience includes ten years in the food industry in various positions such as Food Technologist, Production Manager, and Operations Manager. Specialises in the investigation of large and technical liability and product claims. Cunningham Lindsey Leader of Liability and Food Teams



### Chris Southern

- BE (Chemical & Materials), ME, PhD
- Chartered Engineer with the Engineering Council of the UK - CEng
- Corporate Member of The Institution of Chemical Engineers (MIChemE)
- Qualified Hazard Operability Leader (HAZOP) and Hazard Identification (HAZID)

Experienced in process and project engineering for downstream oil, FMCG food and the dairy industries.



The Audit could include any or all of the following:

- **Food Safety Plan Review**
  - Traceability – aids in minimising a loss by sub-lotting
  - Supplier Contracts, Specifications and Incoming Testing
  - Maintenance – preventative or reactive; records, schedules and tool registers
  - Cleaning, Personal Hygiene; Pest & Waste Control
  - Recall Policy
  - Packaging – Tamper Evident and/or Tamper Resistant
  
- **Processors & Products**
  - Identifying and categorising product types and range
  - Identify process operation units
  - Verification of Critical Control Points (CCP) identification
  - CCP control and procedures
  - Hazard analysis of process operability (HAZOP)
  - Hazard identification of process for products, services and personnel (HazID)
  
- **Quality Systems & External Assessor Reviews**
  - Quality systems the business has implemented and operates to
  - Compliance of quality systems to external assessors or reviewers
  
- **Customer Complaint Review**
  - Use and maintenance of customer complaint registers by business
  - Complaint history overview – what types of complaints are there – this a key indicator of possible claims
  - Is the business identifying causes and implementing corrective action
  - Measures taken by the business to limit their liability
  
- **Overall Risk Assessment of Business**

Whether it is a business that has been in operation for a long time that may be falling into complacency or a new business just starting out. We have the skills and experience to identify areas of risk that can benefit all parties to reduce the risk of large and unnecessary claims.

**After hours: 0800 800 270**  
**Email: [claims@cl-nz.com](mailto:claims@cl-nz.com)**  
**[www.cunninghamlindsey.com/nz](http://www.cunninghamlindsey.com/nz)**