

Products Liability Assessment

Product Liability is the liability of manufacturers, suppliers and retailers for injuries or damage to property caused by their products.



What to expect

The assessment will include an initial discussion and fact-finding session to identify the risks arising from your products and the supply and distribution arrangements in place. This will be followed by more detailed discussion with document inspection and verification.



Approach and philosophy

The service will review:

- Potential risks from the product(s) under review, including past claims, and product lifespan and lifecycle
- Exposure by market, type of user, geographical area, potential for misuse, potential to enter the second-hand market
- General issues, such as product portfolio, future changes or expansion, the organisation's experience in this type of product(s) and market(s), industry standing, quality management systems and general arrangements, key roles and competencies etc..
- Upstream supply chain arrangements: including types of components and materials, supply chain partners, geographical location of suppliers, contractual arrangements, rights of subrogation, and quality controls, certification, inspection and verification arrangements in place
- Research, development and design activities, and pre-production quality and product safety elements, including testing, certification, inspection and change control
- Controls on manufacturing and production, including inspection, testing and verification, and management of damage and contamination potential
- Identification of labelling, instruction and warning requirements and control of packaging and related activities
- Control of downstream supply and distribution, including terms and conditions/contractual arrangements, control of agents or distributors, and control of installation or assembly
- Customer feedback and processing, evaluation and investigation
- Recall planning and testing
- Receipt and disposal of damaged or defective goods, and retention of products as evidence.



Overview

The purpose of the assessment is to review the potential injury and material damage risks arising from your product(s), and the effectiveness of your procedural controls and quality systems in reducing and managing the products liability risks.

The assessment will cover these main areas:

- Risk Identification
- Exposure
- General Issues
- Supply Chain
- Pre-production Risks
- Production Risks
- Post-production Risks
- Recall



Benefits

An understanding of the risks from your products and activities and the extent to which these have been managed. To review the robustness of your arrangements for preventing and defending claims.





Zurich Risk Advisor

Our free-to-use app allows you to undertake a basic assessment of your existing arrangements for managing product liability risks as well as providing guidance for improvements, and insight on related topics.

[Zurich Risk Advisor](#)



Other services

You might also be interested in:

- IOSH Managing Safely training
- Behavioral Safety Leadership training
- Employers' Liability assessment
- Public Liability assessment
- Claims defensibility review
- Wellbeing health check
- Supply chain assessment



For more details on any of our risk solutions, please speak to your usual Zurich contact or email: zrs.enquiries@uk.zurich.com

This is a general description of services such as risk engineering or risk management services by Zurich Resilience Solutions which is part of the Commercial Insurance business of Zurich Insurance Group, and does not represent or alter or supplement the terms of or coverages provided under any insurance policy or service agreement. Such services are provided to qualified customers subject to the terms of the applicable agreements issued by affiliated companies of Zurich Insurance Company Ltd, including but not limited to Zurich Management Services Limited, The Zurich Centre, 3000b Parkway, Whiteley, Fareham, Hampshire, PO15 7JZ, UK ("ZMS").

The opinions expressed herein are those of Zurich Resilience Solutions as of the date of the release and are subject to change without notice. All information contained in this document has been compiled and obtained from sources believed to be reliable and credible but no representation or warranty, express or implied, is made by Zurich Insurance Company Ltd or any of its affiliated companies (Zurich Insurance Group) as to their accuracy or completeness. This document is not intended to be legal, underwriting, financial, investment or any other type of professional advice. Zurich Insurance Group disclaims any and all liability whatsoever resulting from the use of or reliance upon this document. Nothing express or implied in this document is intended to create legal relations between the reader and any member of Zurich Insurance Group.

This document may not be distributed or reproduced either in whole, or in part, without prior written permission from ZMS. No member of Zurich Insurance Group accepts any liability for any loss arising from the use or distribution of this document. This document does not constitute an offer or an invitation for the sale or purchase of securities in any jurisdiction.

P0193861 (04/22) TCL

