

HUB International Northeast is proud to introduce its new and exclusive Children's Apparel Recall Expense Program (C.A.R.E.) protecting importers against product recall expense due to violation of the new **Consumer Product Safety Commission (CPSC)** regulations governing lead content in children's apparel.

In response to a critical industry need for this protection, the environmental insurance specialists at HUB Northeast worked with leading children's apparel professionals to develop the C.A.R.E. program, which insures against catastrophic financial loss caused by a lead content recall.

### A Comprehensive & Affordable Program

The C.A.R.E. program is the only available insurance coverage for importers, distributors, and wholesalers against lead content recalls of children's apparel and footwear. This program was custom designed by HUB Northeast to provide comprehensive coverage at premiums that can be afforded by every importer regardless of size.

### Who Is Covered

The C.A.R.E. program is exclusively designed for children's apparel and footwear:

- Importers
- Distributors
- Wholesalers

### Broad Protection

The C.A.R.E. policy pays for recall expenses including:

- Shipping Costs
- Additional Labor Costs
- Warehousing
- Communications
- Repair of Recalled Product
- Replacement of Recalled Product



*Comprehensive coverage at premiums that can be afforded by every importer regardless of size.*

### What Product Is Covered

The C.A.R.E. program covers recall of apparel and footwear intended for use by children 12 and younger. Products must be manufactured in accordance with the **August, 14, 2009** CPSC regulations for lead content **(including third party testing)** and shipped after the policy has been put into effect.

### Obtaining Coverage

All that is needed to obtain a premium quote is a completed application. Quotes can be provided in one day following receipt and review of the application. If accepted, coverage can be bound immediately.

