

# PFAS Liability in Food Processing: Risk Control and Transfer Methods

Examples of questions received by food processors from insurance carriers:

PFAS or Other Forever Chemical Element Inquiry	Details	Actions Taken to Mitigate	Notes
Do any products the company currently manufactures, purchases and resells, or uses in the processing or storage of food contain any form of PFAS (per- and polyfluoroalkyl substances) or any other subset of these chemicals? Has any of the above been the case in the past?			If no, can this be substantiated through testing records?
Does the company have in place a formal PFAS identification and testing program with provisions for proactively identifying any PFAS present in the processing or storage of food?			Is a copy of the written program and process available?
Does the company have contracts in place with suppliers that guarantee their products are PFAS-free and indemnify the company related to any PFAS claim associated with the supplier's products?			Are example contracts available?
Have all gaskets, conveyors, and cutting surfaces been tested, and are they known to be PFAS-free?			Is a copy of testing and/or certification available?
Have all boots, aprons, gloves, and other PPE been tested and known to be PFAS-free?			Is a copy of testing and/or certification available?
Have all lubricants, non-stick surfacing agents, cleaners, and other sprays, greases, and similar substances been tested and proven to be PFAS-free?			Is a copy of testing and/or certification available?
If the company uses products that have the following characteristics, has third-party testing been done to confirm they do not contain PFAS?			Is a copy of testing and/or certification available?

<ul style="list-style-type: none"> <li>- Oil resistant</li> <li>- Stain resistant</li> <li>- Water resistant</li> <li>- Chemical resistant</li> <li>- Heat resistant</li> <li>- Wrinkle resistant</li> </ul>			
Do you use or sell any wrappings to be used with your product or for use in your operations, or sell any wrappings for food? Have they been tested by a third party for the presence of PFAS?			Is a copy of testing and/or certification available?
Has the company had or is it currently involved in any claims or demands related to the current or past use of PFAS or other forever chemicals?			
Has the company had or is it currently involved in any workers' compensation claims or demands related to current or past exposure to PFAS or other forever chemicals in your operations?			
Has the company had or is it currently involved in any environmental claims or actions related to the release, spill, or other means of release of PFAS?			
Does the company store or use PFAS in manufacturing or treating processes?			If yes, how are spills prevented, contained, and/or monitored? If yes, how are employees protected from and monitored for exposure?
Is the company aware of any fires or other events that required the use of PFAS-containing fire-fighting foams (known as aqueous film forming foams, or AFFF)?			

Source: Woodruff Sawyer, a Gallagher company

<https://woodruffsaywer.com/insights/pfas-liability-food-processing-risk-control/>