



Health, Nutrition & Lifestyle Coverage

We offer comprehensive coverage for health, nutrition and lifestyle companies. This industry is expanding beyond \$40 billion in US retail sales, and as the industry expands, so do the risks.

Coverage Highlights

- Policy form ISO CGL claims made general liability coverage
- True worldwide coverage
- Defense outside & capped
- Products bodily injury coverage arising out of mold & silica
- Limited ingredient restriction list
- Additional insured coverage for vendors & tradeshow sponsors
- Serious Adverse Events (SAE) schedule endorsement option (Bridges reporting and definition gaps)
- Extended claims reporting period: up to 5 years
- Government mandated recall coverage
- Prop 65 coverage
- Primary/non-contributory coverage
- Cyber/data breach coverage
- Additional insured coverage for managers or lessors of premises
- Additional insured coverage for lessor of leased equipment
- Waiver of Subrogation for vendors

Classes

- Animal/vet products
- Binding ingredients
- Botanicals
- Bulk ingredient supplier
- Cannabinoids
- Class I & II Medical
- Devices
- Cosmetics/makeup
- Energy drinks
- Enzymes
- Essential Oils
- Extracts
- Fillers
- Hemp products
- Hemp/CBD farmers, growers, extractors, processors
- Herbals
- Lotions
- Minerals
- Probiotics
- Product manufacturers, retailers, wholesalers
- Protein bars
- Scented candles
- Skincare products
- Sports nutrition: weight loss, muscle building
- Super foods
- Vitamins
- Weight loss products

Contact



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