

# Health, Nutrition & Lifestyle Coverage

Admiral Insurance Group offers 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. That's why Admiral offers customized, comprehensive coverage that protects companies already challenged by heavy competition and stringent regulations.

## What's at Risk

A complex regulatory environment and broad range of exposures face U.S. Manufacturers, Contract Manufacturers, Distributors, Retailers and Wholesalers.

## Our Solution

We provide some of the most comprehensive coverages for companies in the health, nutrition and lifestyle industry. Our dedicated team is a national group of experienced professionals whose memberships in the National Products Association and the American Herbal Products Association keep them abreast of the industry news and trends.

## The Admiral Advantage

Admiral Insurance is a full-line specialty operation offering a broad spectrum of commercial casualty and professional liability insurance products. Since 1979, Admiral has been a member company of W.R. Berkley Corporation, whose insurance company subsidiaries are rated A+ (Superior) by A.M. Best Company.

***The partnership you want,  
the advantage you need.***

# Health, Nutrition & Lifestyle Coverage Solutions

## Coverage Capacity

- Policy form ISO CGL claims made general liability coverage
- Truly worldwide coverage
- Up to \$5M primary limits with additional excess limits available
- 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
- Swing premium & audit waiver endorsement
- Cyber/data breach coverage
- Additional insured coverage for managers or lessors of premises
- Additional insured coverage for lessor of leased equipment
- Professional liability for product design, formulation & labeling
- Waiver of Subrogation for vendors

## Sample Classes

- Animal/vet products
- Binding ingredients
- Botanicals
- Bulk ingredient supplier
- Cannabidiol (CBD)
- Cosmetics/makeup
- Energy drinks
- Enzymes
- Essential Oils
- Extracts
- Fillers
- Food products
- Foods with additives
- Fruit juice
- Hemp products
- Herbals
- Lotions
- Minerals
- Probiotics
- Protein bars
- Scented candles
- Skincare products
- Sports nutrition
- Vitamins
- Weight loss products

**Admiral**  
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| a Berkley Company

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