

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.*

*A.M. Best 2022 Financial Strength Rating

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

Health, Nutrition & Lifestyle Coverage Solutions

Coverage Capacity

- Policy form ISO CGL claims made general liability coverage
- True worldwide coverage
- Maximum limits of \$5M/5M/5M primary limits or \$1M/2M/2M primary limits with excess up to \$10M
- Defense outside & capped
- Products bodily injury coverage arising out of mold & silica
- Prop 65 coverage
- 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
- 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
- Phase I & Phase II Clinical Trials - \$100K/\$300K Sublimit [Max Limit \$1M]

Sample Classes

- Animal/vet products
- Binding ingredients
- Botanicals
- Bulk ingredient supplier
- Cannabinoids (CBD, CBC, CBN, CBG, Hemp/Delta THC)
- Class I Medical Devices
- Class 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

* **HNL is not currently a market for Kratom, Psychedelic Mushrooms, or Pharmaceuticals**

Admiral

INSURANCE GROUP

| a Berkley Company

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