

**Your clients
count on you,
You can count
on Admiral!**

HEALTH, NUTRITION & LIFESTYLE

Admiral provides coverage to the Dietary Supplements industry while navigating the challenging regulatory environment of an industry exceeding \$40 billion dollars in U.S. retail sales.

THE ADMIRAL ADVANTAGE

Admiral Insurance Company, a W. R. Berkley Company member since 1979, is a full-line specialty operation offering a broad spectrum of commercial casualty, property and professional liability insurance products. Admiral is an A.M. Best rated A+ XV Superior Carrier.

THE RISK

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

THE SOLUTION

Admiral's nutraceutical insurance program offers some of the most comprehensive coverages available on the market. Working with our team of experienced underwriters, we can help you solve your Health, Nutrition and Lifestyle coverage needs.



ADMIRAL CASUALTY

Visit Us At:
www.admiralins.com



ADMIRAL
INSURANCE GROUP
a W. R. Berkley Company

HEALTH, NUTRITION & LIFESTYLE



ADMIRAL CASUALTY

COVERAGE CAPACITY

- Policy Form ISO CGL Claims Made General Liability Coverage
- True Worldwide Coverage
- Combined Primary GL & Excess Limits Up To \$7,000,000
- Products Bodily Injury Coverage Arising Out Of Mold & Silica
- Very Limited Ingredient Restriction List
- Additional Insured Coverage For Vendors And Trade Show Sponsors
- Serious Adverse Event [SAE] Schedule Endorsement Option
 - Bridges The Definition Gap Between The FDA Definition Of An SAE And The Policy Definition Of Occurrence
 - Bridges The Reporting Gap Between Mandatory FDA Reporting & The Policy Occurrence Reporting Condition
- Extended Claims Reporting Period - 3 Years
- Government Mandated Recall Coverage
- Prop 65 Coverage
- Primary/Non-Contributory Coverage
- Swing Premium and 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	Extracts	Minerals
Binding Ingredients: Whey & Soy	Fillers	Probiotics
Botanicals	Food Products	Protein Bars
Bulk Ingredient Supplier	Foods With Additives	Scented Candles
Cosmetics/Make Up	Fruit Juice	Skin Care Products
Energy Drinks	Hemp Products	Sports Nutrition
Enzymes	Herbals	Vitamins
Essential Oils	Lotions	Weight Loss Products

EXPERT HEALTH, NUTRITION & LIFESTYLE TEAM

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Products and services described above are provided through various surplus lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.