

# Health, Nutrition, and 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 2024 Financial Strength Rating

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

# Health, Nutrition, and Lifestyle Coverage Solutions

## Coverage Capacity

- Policy form ISO CGL claims made general liability coverage
- True worldwide coverage
- Maximum limits of \$10M/\$10M/\$10M
- 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

## Sample Classes

- Animal/vet products
- Binding ingredients
- Botanicals
- Bulk ingredient supplier
- Cannabinoids (CBD, CBC, CBN, CBG)
- \* **NEW - Class I Medical Devices**
- \* **NEW - Class II Medical Devices**
- Cosmetics/makeup
- Energy drinks
- Enzymes
- Essential Oils
- Extracts
- Hemp/CBD farmers, growers, extractors, processors
- Herbals
- Pre-Workout/Post-Workout Products
- Probiotics
- Product manufacturers, retailers, wholesalers
- Protein bars
- Scented candles
- Skincare products
- Sports nutrition: weight loss, muscle building
- Super foods
- Vitamins
- Weight loss products

## Learn more online

Check out more sample classes, coverage capabilities and meet our team at <https://info.admiralins.com/meet-admirals-health-nutrition-lifestyle-team>

Send your submissions to:

[hnlsubs@admiralins.com](mailto:hnlsubs@admiralins.com)

# Admiral

INSURANCE GROUP

| a Berkley Company

[Admiralins.com](https://www.admiralins.com)

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