Aspera INSURANCE SERVICES

NUTRACEUTICALS

Aspera's extensive health products knowledge can tailor solutions for hard-to-place risks. Our coverage options vary with differing ingredient and material exclusions, claims-made or occurrence forms, defense provided inside or outside the limits, and deductible alternatives. We can write General Liability and Professional Liability coverages combined or stand-alone.

TARGET CLASSES

- Cosmetic products
- Dietary supplements (human & animal)
- Energy drinks
- Health & beauty products
- Herbal supplements
- Ingredient suppliers
- Protein/meal replacement bars
- Sexual enhancement products
- Vitamins & minerals
- Workout supplements

MINIMUM PREMIUM

- $1,500 - $1M/$2M
- $7,500 - $5M/$5M
- $15,000 - $10M/$10M

AVAILABLE COVERAGE ENHANCEMENTS

- Additional insured – primary & non-contributory
- Claims-Made coverage (versus Claims-Made & Reported)
- Data breach
- Deductible aggregate
- Defense outside the limits
- Employee Benefits Liability
- Errors & Omissions Liability
- Hired & non-owned auto coverage
- Incident coverage trigger
- No punitive damages exclusion
- Per occurrence deductible/Batch Clause
- Product recall expense coverage
- Prop 65 Civil Penalty Reimbursement
- Stop Gap Employers Liability
- True worldwide coverage territory
- Waiver of subrogation

POLICY STRUCTURE

- General Liability including Products/Completed Operations or Products Liability only
- Policy limits up to $10M available on primary or excess basis; Follow-Form excess capacity of $10M on both a supported and unsupported basis
- Additional insureds – vendors, trade events, & lessors of premises
- 12, 24, & 36-month tail options available

SUBMISSION REQUIREMENTS

- Signed & dated Nutraceutical application
- Five-year currently-valued company loss runs
- Copies of the following:
  - Labels
  - Current declarations page
- Website information

AVAILABILITY

Visit our Open & Closed Marketing Guide for information on Aspera's operational territory.

SUBMISSION ADDRESS

ac@asperains.com