

Natural health products & pharmaceuticals

Interest in pharmaceutical, health, and nutrition products is surging, making this one of today's fastest-growing markets. But manufacturers and distributors face significant risks – from mislabelling or formulation errors that cause injury to contamination issues that trigger costly recalls. Our comprehensive cover protects against these exposures, helping businesses thrive in a fast-moving, highly regulated space.



Alex Bentley

Life Science Team Leader

abentley@cfc.com

+44 (0) 207 469 1724



At a glance

Products and completed operations

Protects against legal expenses and compensation for bodily injury or property damages claims arising from your business operations, or from use or ingestion of consumer products.

Product recall

We cover recall costs from specified government-enforced recalls as standard, with the option to extend cover for voluntary recalls. Customers who choose this extension also gain access to pre- and post-event consultation.

Manufacturers errors & omissions

Provides coverage for third-party financial loss due to the products failure to perform its intended function or the products failure to perform due to an error in the manufacturing process (human or technology).

Property damage and business interruption

All-risks coverage for premises, fixtures, fittings, contents, and stock, and some balance sheet protection available via our broad business interruption coverage.

Worldwide jurisdiction

Provided as standard in our policy.

Cyber and privacy

Covers damages from unintentional data breaches, personal data exposure, and financial loss from system compromise.

Excess capacity

Option to increase policy limits by sitting XS of a third-party policy on a follow form basis.

What we like

Example of our broad appetite: energy drinks, weight loss or gain, functional health, cosmetics and more.

What we ordinarily decline

Products containing or derived from Kratom, or those with excessively high levels of stimulants, colloidal silver, birth control and fertility products, and skin lightening/whitening.

Coverage enhancements available

- Additional insured for vendors
- Additional insured for trade shows
- Blanket additional insured for other third party entities

Limits and minimum premiums

Maximum products liability

Claims made	\$15m
Occurrence	\$7m

Maximum professional liability

Manufacturers E&O	\$5m
-------------------	------

Product recall limit

Product recall limit	\$1m
----------------------	------

Cyber and privacy

Cyber and privacy	\$5m
-------------------	------

Property and business interruption

Property and business interruption	\$10m (per location)
------------------------------------	----------------------

Revenue threshold

Revenue threshold	\$2.5bn+
-------------------	----------