



# Nutraceuticals

Product brochure

United States

## Overview

Interest in health and nutrition-related products is on the rise, making nutraceuticals an exciting and emerging industry. But just like any company that manufactures or distributes products, nutraceutical companies are exposed to a range of risks, from products causing bodily injury to products being recalled for various reasons. Our policy is designed for companies working in this area, combining broad commercial general liability with product recall cover.



## About CFC

CFC is a specialist insurance provider, pioneer in emerging risk and market leader in cyber. Our global insurance platform uses cutting-edge technology and data science to deliver smarter, faster underwriting and protect customers from today's most critical business risks.

Headquartered in London with offices in New York, Austin, Brussels and Brisbane, CFC has over 500 staff and is trusted by more than 100,000 businesses in 90 countries. Learn more at [cfcunderwriting.com](http://cfcunderwriting.com) and [LinkedIn](#).

## Contact



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## Coverage highlights

### Products and completed operations

Bodily injury and property damage to customers are of the utmost importance to any company involved in the manufacture, distribution and sale of nutraceuticals. Our all-risk policy and broad definition of bodily injury relieves your client of any concerns and provides peace of mind in the event a defective, mislabeled or contaminated product is released to market.

### General liability

The safety of products is central to the long-term non-product or service related bodily injury and property damage cover is key to any business. These are designed to protect you against legal expenses and compensation claims made by external individuals.

### Product recall

Our policy covers you for product recall costs as a direct result of the FDA issuing a Class I or Class II recall within the USA naming the insureds products.

### Cyber and privacy

Our policy can cover damages following an unintentional breach of confidential information, including costs incurred should you unintentionally reveal personal data or suffer a first party financial loss should systems be compromised.

### Separate towers of cover

Just because you can buy all your insurance in a single policy, doesn't mean you are restricted by a single limit. Our policy can aggregate the commercial general liability insuring clause or provide a separate aggregate limit for products liability, meaning limits for a claim under one line won't erode limits for future claims under another.

### Worldwide jurisdiction

Our policy provides worldwide jurisdiction as standard to ensure your protection continues as your business grows.

### Excess capacity

If you are seeking further peace of mind by increasing a policy limit, we are happy to sit XS CGL insuring clause of a third party policy on a follow form basis.

## Appetite

### What we consider

Our broad appetite includes, but is not limited to, businesses that import, manufacture or distribute:

- Energy drinks
- Hemp
- Herbs and botanicals
- Sports nutrition
- Other supplements
- Personal care products
- Pre-workout formulas
- Related clothing and accessories
- Sexual enhancement products
- Vitamins and minerals
- Weight loss and weight gain products

### What we ordinarily decline

Companies manufacturing, wholesaling, importing or distributing products containing, or derived from, marijuana and kratom, homeopathic products.

### Coverage enhancements available

- Losses occurring claims trigger for selected products
- Prop 65 (coverage for defense costs associated with an alleged violation of the California Safe Drinking Water and Toxic Enforcement Act 1986 up to a specified limit)
- Additional insureds for landlords / managers / lessors of premises / lessor of leased equipment
- Vendors waiver of subrogation
- Vendors as additional insureds
- Trade show organisations as additional insureds
- Primary non-contributory language with respect to additional insureds
- Professional services extension for named services
- Costs in addition capped at 1,000,000 local currency

### Limits, deductibles and premiums

Maximum products liability limit	\$15,000,000
Maximum general liability limit	\$15,000,000
Minimum premium \$1750 for	\$1,000,000

*Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.*