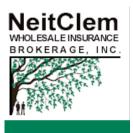


found violations of manufacturing rules in half of the nearly 450 dietary supplement firms it has inspected.

June 30, 2012 Chicago Tribune



The Dietary Supplements Industry drives a Global Health and Wellness Revolution. Admiral Insurance Company Provides Global Coverage to this U.S. Industry.

The Business Challenge

Navigating the challenging regulatory environment of an industry exceeding \$30 billion dollars in U.S. retail sales by 2015.

The Exposure

Managing the progressively increasing oversight from multiple regulatory agencies demanding greater manufacturer responsibility and self-governance in an environment of liability claims for:

- · Adverse effects
- · Wrongful death
- Product recall
- · Unintended drug interactions
- · Serious adverse event reporting
- · Sensitive customer information data breaches

The Solution

Admiral's underwriters are empowered decision makers.

- Admiral's history includes 38 years as a solution provider for complex specialty commercial risks.
- A.M. Best Rating of A+ (Superior) Class XV Financial Strength and Rating.
- Our Flexible Expert Underwriters are knowledgeable, experienced and nimble decision makers.



Managing Liability

Admiral is a time tested carrier with underwriting expertise in the field of Health, Nutrition and Lifestyle. Our team includes: coordinated underwriting and claims handling to aid in the navigation and understanding of liability where the broad range of products and complex regulatory environment can pose unique problems.

Admiral Advantages

Coverage Guide

Insurance industry-recognized ISO General Liability Coverage language

- Worldwide Product Liability
- Claims-Made

Health, Nutrition & Lifestyle products liability and claims expertise

Primary Limits up to \$5,000,000 / Excess Limits up to \$5,000,000

Custom coverage for dietary supplement and related Health, Nutrition & Lifestyle businesses

Products Bodily Injury Coverage arising out of mold & silica

Product Recall Expense Coverage provided as an option

Limited ingredient restriction list

Additional Insured Coverage provided as options for vendors and trade show sponsors

Serious Adverse Event [SAE] Schedule Endorsement option which

- 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

Option to include extended claims reporting period

Government Mandated Recall Coverage provided as an option

Network/Data Security Coverage provided as an option

- Network Security/Unauthorized Access
- Third Party Privacy ("Data Breach") Liability
- First Party Privacy Breach Expense, "pay on behalf of" basis
 - Includes Admiral-Paid 3rd Party Breach Prevention & Support services

Sample Classes

- Pro-Biotics
- Bulk ingredient supplier
- Fruit juice
- Vitamins
- Herbals

Fillers

- Botanicals
- Enzymes
- Extracts
- Binding ingredients: whey & soy
- Skin cream
- Weight loss products
- Minerals
- · Foods with additives
- Scented candles