



“The U.S. FDA has found violations of manufacturing rules in half of the nearly 450 dietary supplement firms it has inspected.”

June 30, 2012  
Chicago Tribune

**NeitClem**  
WHOLESALE INSURANCE  
BROKERAGE, INC.



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.



# Health, Nutrition & Lifestyle

## 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        | • Skin cream           |
| • Fruit juice | • Vitamins                        | • Weight loss products |
| • Herbals     | • Botanicals                      | • Minerals             |
| • Enzymes     | • Extracts                        | • Foods with additives |
| • Fillers     | • Binding ingredients: whey & soy | • Scented candles      |



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