

# MANUFACTURERS COSMETICS



## SUMMARY

**WealthGuard offers coverage specifically designed for cosmetics manufacturers and distributors, as well as importers/exporters.**

## HIGHLIGHTS

Commercial General Liability and Products/Completed Operations Liability with specialized coverage features including the following:

- Occurrence and Claims-Made coverage form options, based on the hazards involved
- Options for Defense Outside and Inside the Limits
- General Liability Plus Coverage Endorsement
- Product Design Coverage

## ELIGIBLE EXPOSURES

Manufacturers, distributors and importers/exporters (including start-ups and discontinued products/operations) of:

- Cosmetics including all types of make-up
- Hair care products including shampoos, conditioners, gels, dyes, bleaches, permanent waves and straighteners and more
- Skin care products including make-up, creams, lotions, oils, sunscreens, depilatories, exfoliants and more
- Nail care products
- Bath products including oils, salts, bubble baths and more

## INELIGIBLE EXPOSURES

- Permanent cosmetics (tattoo) products
- Products requiring a doctor's prescription

## LIMITS AVAILABLE

- Discuss options with WealthGuard

## COMBINED OPTIONS

- Zero deductible options
- Medical payments coverage
- Worldwide coverage for suits brought worldwide for Products Completed Operations Hazard and Short-Term Business activities

## SUBMISSION REQUIREMENTS

- Products and Completed Operations application form

## SECURITY

- Carrier ratings:  
A++ by A.M. Best  
AA+ by Standard & Poor's



- ✓ WealthGuard Insurance Group products offer expertise, diversity and underwriting integrity.
- ✓ Flexible, competitively priced options through our highly experienced, specialist underwriting unit.
- ✓ Consistent, personalized, responsive service.
- ✓ Innovative commercial insurance solutions.
- ✓ **Call now! (832) 479-0042**

## WEALTHGUARD INSURANCE GROUP

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