

# MANUFACTURERS NUTRITION & DIETARY SUPPLEMENTS



## SUMMARY

**WealthGuard offers specialized coverage for manufacturers of holistic health products including nutraceutical, nutrition, and dietary supplements.**

## HIGHLIGHTS

- Coverage is offered on a Claims-Made Basis; Defense inside the limits
- Products Liability
- Premises-Operations Liability

## RISK APPETITE

- Products containing less than 0.3% of THC and less than 100mg/ml per serving of CBD
- Nutraceuticals
- Cosmetics
- Human or animal consumption
- Start-ups and new ventures
- Discontinued Products/Operations
- Annual Revenue of less than \$25M

## ELIGIBLE EXPOSURES

- Manufacturers of herbal, botanical, vitamin, mineral, enzyme and extracts for human or animal consumption
- Products for weight gain, weight loss, or aphrodisiacs
- Face/Body lotions
- Lip balm
- Shampoo/Hair products
- Soaps/Topicals
- Products containing less than 0.3% of THC and less than 100mg/ml per serving of CBD

## INELIGIBLE EXPOSURES

- Risks growing, harvesting, processing or testing hemp products
- Hormone ingredient based product
- Risks that are Non GMP compliant
- Products that can be inhaled
- Products that contain Delta-8 THC

## LIMITS AVAILABLE

- Primary Limits Only
- Nutraceuticals: \$5M ground up policy on select risks
- CBD up to \$2M
- Deductible is ground up to \$10k

## SUBMISSION REQUIREMENTS

- A completed product application
- A completed supplemental application
- Currently valued carrier loss information (not older than 90 days) for a minimum of 5 years, unless venture is less than 5 years old
- If the insured sells a blend of products, a breakout of sales may be required

## SECURITY

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



**WealthGuard**  
Insurance Group



## WEALTHGUARD INSURANCE GROUP

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