



NutraLife™



Comprehensive insurance is essential to protect health, beauty, and wellness organizations from the diverse regulatory, product liability, financial, and reputational risks that are inherent to their operations.

NutraLife™ expands traditional Commercial General Liability coverage with integrated protection for professional services, manufacturing errors, product recalls, cyber events, regulatory exposures, and reputational harm faced by those organizations.



Comprehensive Coverage for Health, Beauty, and Wellness Organizations

Tailored specifically to the needs of the health, beauty, and wellness organizations we serve, NutraLife™ offers the proper protection from evolving exposures.

Traditional GL policies focus primarily on bodily injury and property damage. NutraLife™ expands protection to address financial loss, product recalls, regulatory exposures, manufacturing mistakes, professional services, reputational harm, and cyber risk.

Coverage Capabilities |

The Foundation

- **COVERAGE A:**
Commercial General Liability, including Products and Completed Operations
Damage to Premises Rented to You
- **COVERAGE B:** Personal and Advertising Injury
- **COVERAGE C:** Medical Payments

Integrated Enhancements:

NutraLife™

COVERAGE A:

- **Incidental Clinical Trial Liability** Vicarious liability coverage arising from the inclusion, administration, or testing of the insured's product in a covered clinical trial

Covers medically warranted monitoring covered claims
- **Rectification Expense** where no present bodily injury exists

ADDITIONAL COVERAGES:

- **Manufacturers E&O** before a claim is made

Coverage for third-party financial loss arising from negligent manufacturing, • **Reputation Protection Expense**

formulation, packaging, or labeling errors

- **Professional Liability** arising from a covered claim
Financial Loss trigger
Technology Services and Technology Products extension included

- **Medical Monitoring Expense**

- **Product Recall**

Government mandated, extortion, and voluntary recall expense coverage (cosmetics/dietary supplements)

- **California Prop 65 Penalty Expense** Reimburses covered civil penalties arising from governmental regulatory actions. expenses arising from

Loss mitigation coverage for expenses incurred to rectify or remediate a manufacturing or professional incident

Expenses associated with managing and mitigating negative publicity

Cyber

Cyber coverage may be available by

separate endorsement, subject to underwriting.

• Third Party

• First Party

Sample Classes

Designed for organizations across the health, beauty, and wellness supply chain, from ingredient suppliers and importers through manufacturers, distributors, retailers, and professional service consultants.

Nutraceutical Products

- Botanicals
- Energy Drinks
- Enzymes
- Extracts
- Functional Mushrooms
- Herbals
- Minerals
- Probiotics
- Protein Bars
- Sports Nutrition
- Superfoods
- Vitamins
- Weight Loss Products

Beauty & Consumer Wellness

- Cosmetics/Makeup

- Essential Oils
- Topical Products
- Fragrance Products

Hemp & Cannabinoids

- Cannabinoids (CBD, CBC, CBN, CBG, THCV)
- Delta THC Products/Beverages
- Extractors & Processors
- Hemp Farmers & Growers

Animal Health & Medical Products

- Animal/Veterinary Products
- Class I Medical Devices
- Class II Medical Devices

Manufacturing, Ingredients & Distribution

- Binding Ingredients
- Bulk Ingredient Suppliers



- Fillers
- Product Manufacturers
- Skincare Products

- Retailers
- Wholesale

How NutraLife™ Enhancement Protects Your Clients

Health, beauty, and wellness organizations face a broad and evolving range of exposures stemming from product formulation, manufacturing, labeling, regulatory compliance, and distribution. A single error, oversight, or supply chain failure can quickly lead to costly claims, regulatory actions, and reputational harm.

Below are real world scenarios illustrating how the NutraLife™ Enhancement enhances our CGL coverage to help safeguard health, beauty, and wellness organizations against these complex

risks.

yet display any signs of injury, make a claim seeking medically warranted testing to monitor potential long-term health effects.

to a nutraceutical company for a new dietary supplement. Based on the insured's recommendations, the product is manufactured and prepared for launch. During stability testing, the formulation fails to meet specifications and cannot be released to market. The client alleges that negligent professional advice caused delays to the product launch and resulted in lost revenue, additional development costs, and other financial losses, and seeks recovery from the insured.

Incidental Clinical Trial Liability

A dietary supplement manufactured by the insured is being administered as part of a clinical trial conducted by an independent research organization. During the trial, a participant suffers a severe allergic reaction after receiving the product. The participant files a lawsuit against multiple parties, including the dietary supplement manufacturer, alleging that it is legally responsible because its product was used in the clinical trial. Although the insured did not sponsor, conduct, manage, or administer the trial, it incurs defense costs and potential liability arising from its connection to the trial and the use of its product.

Medical Monitoring Expenses

A clinical trial is suspended after a batch of supplements is recalled due to contamination. Participants who consumed the product, but do not

Manufacturers E&O

A manufacturer incorrectly labels a supplement, omitting a key allergen warning. Brand owner makes a claim for financial losses since they lost revenue due to this mistake.

Professional Liability

The insured provides formulation and product

public relations firm to manage crisis



development consulting services

Product Recall Expense

A dietary supplement manufacturer discovers that a batch of products distributed to retailers contains an improperly blended ingredient that may expose consumers to a significant risk of illness. After consultation with regulatory authorities, the manufacturer initiates a covered product recall and incurs expenses for customer notification, shipping, storage, disposal, and the coordination of recall logistics.

California Prop 65 Penalty Expense

A California governmental authority alleges that the insured failed to provide a required Proposition 65 warning related to a covered product. Following regulatory action, a civil penalty is assessed against the insured.

Reputation Protection Expense

A major news outlet publishes a story about the insured's product recall, causing negative publicity and loss of consumer trust. The insured hires a

communications and restore brand reputation.

NutraLife™ offers the proper protection from evolving exposures.

Rectification Expenses

During a routine pre shipment quality review, a dietary supplement manufacturer identifies that a finished batch of probiotic capsules was produced using an ingredient lot whose potency was not verified in accordance with internal quality control procedures. As a result, the batch deviates from approved formulation specifications.

Although no product has been distributed and no injury has occurred, the issue constitutes a **Manufacturing Incident** that could reasonably lead to mislabeling allegations, regulatory scrutiny, or consumer complaints if released into commerce.

Remediation expenses may include:

- Independent laboratory testing of the affected batch
- Engagement of third party formulation experts to assess scope and impact
- Approved expenses to remediate or stabilize the affected batch and prevent a potential claim.



The Admiral Advantage

Since 1974, Admiral Insurance Group has been supporting business innovation and market growth through our wholesale-dedicated excess and surplus (E&S) lines of commercial insurance. Admiral is a member company of W. R. Berkley Corporation, whose insurance company subsidiaries are rated A+ (Superior)* by A.M. Best Company.

- ✓ **Expertise:** Our nationwide team of seasoned underwriters offers comprehensive General Liability coverage tailored for Health, Beauty, and Wellness organizations. Staying current with industry trends and evolving requirements, our underwriters deliver innovative solutions for even the most complex accounts
- ✓ **Responsiveness:** Our dedicated team of underwriters, claims adjusters, and support staff ensure a fast, seamless experience when you need it most.
- ✓ **Innovation:** We continuously develop creative insurance solutions to meet the evolving needs of the industry.

**A.M. Best 2026 Financial Strength Rating*



The contents of this brochure are for illustrative purposes only. Claim scenarios presented as part of this document are hypothetical in nature and do not serve as basis for coverage determination. Please review the full terms, conditions and exclusions of your issued policy with your agent or broker.

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