

Nutraceutical Products Liability Program

General Star Management Company is pleased to provide coverage for Herbal, Botanical and Vitamin industries through the Primary Casualty Division. **General Star Indemnity Company** writes the coverage on a non-admitted basis in all states except Connecticut through designated surplus lines brokers. In Connecticut, coverage is written by **General Star National Insurance Company**. Both companies are rated **A++** by A.M. Best and **AAA** by Standard & Poor's.

NEW—General Star can now quote a combined Occurrence Premises-Operations and Claims-Made Products Commercial General Liability

NEW—Your primary underwriter can now quote both the primary and excess limits in this program

What Coverage is Offered?

On an Occurrence Basis; Defense Inside the Limits

- > Premises-Operations Liability
- > Limits Available up to \$5,000,000

On a Claims-Made Basis; Defense Inside the Limits

- > Products Liability
- > Limits Available up to \$5,000,000

Risk Appetite

- > Target premium size between \$7,500 and \$200,000

Eligible Exposures

- > Manufacturers of herbals, botanicals, vitamins, minerals, enzymes and extracts
- > Select distributors and contract manufacturers of the above products
- > Select products designed to promote weight gain, weight loss, and enhance sexual performance
- > Human and / or animal consumption



NutraAdvantage[™]

What Limits Are Available?

- > General Liability
 - \$1,000,000 per occurrence
 - \$2,000,000 general aggregate
- > Products Liability
 - \$1,000,000 per occurrence
 - \$2,000,000 products / completed operations aggregate
- > Excess Liability*
 - up to \$4,000,000 excess of General Star primary limits

What Information is Required for a Submission?

- > General Star Products Application, signed by applicant
- > General Star Nutraceutical and Dietary Product Supplemental Application
- > Currently valued carrier loss information (not older than 90 days) for a minimum of five (5) years
- > A complete product brochure or listing, including all labels and product ingredients

How to Contact General Star

All submissions accepted via e-mail, fax or mail:

gsubmit@generalstar.com

fax 866 464 3678

Financial Centre, 695 East Main Street, Stamford, CT 06904

Underwriting is centralized in Stamford, Connecticut
(203 328 5700)

For additional information, please contact:

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* Excess limits on nutraceuticals quoted through the Primary Division.

General Star Management Company

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General Star National Insurance Company is licensed in the District of Columbia, Puerto Rico and all states except Connecticut, where it is an eligible surplus lines insurer. General Star Indemnity Company is an eligible surplus lines insurer in the District of Columbia, Puerto Rico, the Virgin Islands and all states except Connecticut, where it operates as a licensed insurer. Insurance is placed with the General Star companies by licensed wholesale brokers and, for risks that qualify, by licensed surplus lines brokers. General Star National Insurance Company and General Star Indemnity Company are rated A++ (Superior) by A.M. Best Company and have a AAA Insurance Financial Strength Rating from Standard & Poor's Corporation. Not all coverages described above are available in all states. Availability of coverage depends on underwriting qualifications and state regulations. Coverage for claims or losses depends on policy language.