



ASR

Underwriting
Agencies

PUBLIC & PRODUCTS LIABILITY INSURANCE

BEAUTY & ALTERNATIVE THERAPIES

Is the solo hobby business selling homemade lip balm and all natural hand cream at your local farmer's market insured? Is your hairdresser thinking of producing their own range of organic shampoo?

From commercially produced, medicated skin care ranges to boutique soy wax candles and handmade soaps, ASR has expanded its pharmaceutical public and products liability cover to include a wider spectrum of small and large scale manufacturers, distributors and retailers of alternative therapies and beauty products.

From clinical trial through to distribution, cover is available for products used in or on the body that have been approved by the Therapeutic Goods Administration (TGA) Australia, as well as a range of personal products that do not require TGA approval.

Market sectors include:

- ✓ Pharmaceutical manufacturers, contract manufacturers and manufacturers of active pharmaceutical ingredient
- ✓ Parallel importers and wholesalers
- ✓ Pharmacies
- ✓ Medical device manufacturers and suppliers (invasive and non-invasive)
- ✓ Clinical research
- ✓ Clinical trial sponsors and contract research development
- ✓ Biotechnology
- ✓ Cosmetics
- ✓ Chemical synthesis
- ✓ Nutraceuticals
- ✓ Veterinary products
- ✓ Homeopathy
- ✓ Alternative medicines

Acceptable classes include:

Body and hand lotions , facial and body creams, candles, soaps, lip balms, bath salts, body powders, hair care products, perfumes and body fragrances, essential oils, tea and honey, bush flower essences, cosmetics and associated crafts

Cover also available for:

Beauty tools and accessories. For example, jewellery, nail clippers, emery boards, artificial nails, eyelash curlers, eyelash extensions, make-up brushes, foundation pads, tweezers, hair extensions, combs and brushes.

Policy features:

- ✓ Sub-limits: \$100,000 goods in physical or legal control of the insured
- ✓ Additions loadings: as per the rating table for errors and omissions, teaching activities and trade show activities.

Mandatory requirements:

Specify all products manufactured in the schedule

Options available for all classes of cover include:

- ✓ Public and products liability
- ✓ Errors and endorsement
- ✓ Medical malpractice
- ✓ Clinical trials no fault compensation subject to legal requirements
- ✓ Worldwide jurisdiction
- ✓ Worldwide domicile

