



Natural health products

Product brochure
Canada

Overview

Interest in health and nutrition-related products is on the rise, making natural health products an exciting and emerging industry. But just like any company that manufactures or distributes products, natural health product companies are exposed to a range of risks, from products causing bodily injury to products being recalled for various reasons. Our policy is designed for companies working in this area, combining broad commercial general liability with product recall cover.



About CFC

CFC is a specialist insurance provider, pioneer in emerging risk and market leader in cyber. Our global insurance platform uses cutting-edge technology and data science to deliver smarter, faster underwriting and protect customers from today's most critical business risks.

Headquartered in London with offices in New York, Austin, Brussels and Brisbane, CFC has over 700 staff and is trusted by more than 100,000 businesses in 90 countries. Learn more at [cfc.com](https://www.cfc.com) and [LinkedIn](#).

Contact



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Coverage highlights

Products liability

Any company that designs, manufactures or supplies consumable products runs the risk of these products causing bodily injury to the end customer. We aim to relieve these concerns by including a dedicated products liability insuring clause as part of this package policy.

General liability

Our cover protects you against legal expenses and compensation claims following non product or service related bodily injury or property damage claims made against you by external individuals.

Product recall

The safety of products is central to the long-term success of any business, but products can be unintentionally compromised. We include cover for product recall costs arising from safety critical errors made during production, or where a government authority has ordered or suggests a product be recalled from market. Our policy covers you for product recall costs as a direct result of a governmental enforced recall.

Property damage

We offer property damage on all all risks basis covering your premises, fixtures and fittings, contents & stock.

Business interruption

We offer 'flexible first loss' cover, which means our policy responds to the first insurable interruption up to the full limit, so you only have to purchase one limit.

Cyber and privacy

Our policy can cover damages following an unintentional breach of confidential information, including costs incurred should you unintentionally reveal personal data or suffer a first party financial loss should systems be compromised.

Worldwide jurisdiction

Our policy provides worldwide jurisdiction as standard.

Excess capacity

If you are seeking further peace of mind by increasing a policy limit, we are happy to sit XS of a third party policy on a follow form basis.

Appetite

What we like

Our broad appetite includes but is not limited to businesses that import, manufacture or distribute:

- Vitamins and minerals
- Herbs and botanicals
- Sports supplements
- Functional health products
- Cosmoceuticals

What we will consider

Energy drinks, homeopathic products, personal care products, pre-workout formulas, related clothing and accessories, sexual enhancement products, weight loss and weight gain products

What we ordinarily decline

Companies manufacturing, wholesaling, importing or distributing products containing, or derived from kratom, hemp, or any pharmaceuticals or OTC products

Coverage enhancements available

- Losses occurring claims trigger for selected products
- Additional insureds for landlords / managers / lessors of premises / lessor of leased equipment
- Vendors waiver of subrogation
- Vendors as additional insureds
- Trade show organisations as additional insureds
- Primary non-contributory language with respect to additional insureds
- Professional services extension for named services

Limits, deductibles and premiums	\$CAD
Maximum products liability limit	\$15m
Maximum general liability limit	\$15m
Maximum property damage/BI (per event)	\$4m
Minimum deductible	\$500
Minimum premium	\$500 for \$1m

Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.