

Dietary supplements & pharmaceuticals

Interest in pharmaceutical, health, and nutrition products is surging, making this one of today's fastest-growing markets. But manufacturers and distributors face significant risks – from mislabelling or formulation errors that cause injury to contamination issues that trigger costly recalls. Our comprehensive cover protects against these exposures, helping businesses thrive in a fast-moving, highly regulated space.



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At a glance

Public and products liability

Protects against legal expenses and compensation for bodily injury or property damages claims arising from your business operations, or from use or ingestion of consumer products.

Product recall

We cover recall costs from specified government enforced recalls as standard, with the option to extend cover for voluntary recalls. Customers who choose this extension also gain access to pre- and post-event consultation.

Property damage and business interruption

All-risks coverage for premises, fixtures, fittings, contents, and stock, and some balance sheet protection available via our broad business interruption coverage.

Cyber and privacy

Covers damages from unintentional data breaches, personal data exposure, and financial loss from system compromise.

Worldwide jurisdiction

Our policy provides worldwide jurisdiction as standard.

Excess capacity

Option to increase policy limits by sitting XS of a third-party policy on a follow form basis.

What we like

Energy drinks, weight loss or gain, functional health, cosmetics and more.

What we will consider

Energy drinks, homeopathics, personal care items, pre-workouts, sexual enhancement products, and weight-loss/gain products.

What we ordinarily decline

Businesses dealing in kratom, THC above 0.2%, birth control or fertility products, and skin-lightening/whitening items.

Limits and minimum premiums

Maximum products liability

Claims made	€15m
Occurrence	€7m

Maximum professional liability

Manufacturers E&O	€5m
Employers liability limit	€13m
Product recall limit	€1m
Cyber and privacy	€5m

Property and business interruption	€10m (per location)
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Revenue threshold	€2.5bn+
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