Dietary Supplements Insurance

Insurance Product Information Document

Company: CFC Europe S.A. **Product: Dietary Supplements**

Date of last review: August 2023

Date of next review: within 12 months of the above date

This document is a summary of cover available under the Dietary Supplements product. Complete pre-contractual and contractual information is provided in the full policy documentation. The coverages you have purchased are shown in your policy schedule.

What is this type of insurance?

General Liability, Employers' Liability, Product Recall, Property Damage, Business Interruption and Cyber.

What is insured?

Claims made against you arising out of:

- Bodily injury or property damage suffered by anyone, including employees, provided that it occurred in the course of your business activities
- Personal injury or advertising injury
- Network security and privacy liability

Your losses as a result of:

- Physical damage to your premises
- Costs to repair or rebuild your premises, including additional premises acquired or constructed by you during the period of the policy as a result of physical damage
- Additional costs incurred to repair or rebuild your premises to the minimum standards required to comply with current building regulations
- Lost or damaged items used primarily in connection with your business activities
- The death or disablement of an employee incurred in the course of your business activities
- Interruption to your business activities as a result of property damage
- Product recall enforced by any governmental, regulatory or law enforcement agency due to a safety issue
- Privacy breach notification costs
- Cyber extortion
- System business interruption
- System damage and rectification costs

What is not insured?

- ✗ Product liability claims arising out of an incident which took place prior to the Retroactive Date
- ✗ Circumstances or occurrences known, or ought reasonably to have been known, at the start of your policy
- ✗ Any breach of contract
- ✗ Any non-compliance of California's Safe Drinking Water and Toxic Enforcement Act 1986 (Proposition 65)
- ✗ Any change in regulation
- ✗ Products containing steroids, androstenedione, 1,3-di methylamylamine,methylhexamine, geranium extract, ephedra or ephedrine alkaloids.
- ✗ Infringement of intellectual property rights
- ✗ Failure of a third party to follow instructions for a
- ✗ product, including its maintenance, storage or use
- ✗ Failure to take reasonable steps to rectify a defect in a product after the defect has been discovered
- ✗ Personal liability
- ✗ Property damage or loss caused by wear and tear, vermin, infestation, dryness, humidity or land erosion
- ✗ Product safety violations
- ✗ Professional services
- ✗ Uninsurable fines
- ✗ Unsolicited communications
- ✗ Wilful or dishonest acts of senior executive officers
- ✗ War and terrorism

Are there any restrictions on cover?

- ! We will not cover the amount of the deductible
- ! Where more than one claim arises from the same original cause or single source or event, all of those claim will be deemed to be one claim.
- ! We will not pay more than the limits of liability specified on your policy schedule.
- ! We will not pay for the loss insured elsewhere, other than for amounts in excess of such other insurance.

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Where am I covered?

Please check your policy schedule for:

- ✓ Territories in which legal action can be brought against you
- ✓ Jurisdictions in which your business activities are covered

What are my obligations?

- You must provide all information which may be relevant to the cover in a clear and accessible manner and as accurately and completely as possible.
- You must notify us of any incident, circumstance or claim in accordance with the conditions detailed in the policy document.
- You must not admit liability for or settle or make or promise any payment or incur any costs and expenses without our prior written agreement.
- You must maintain all your rights of recovery against any third party and make these available to us where possible.

When and how do I pay?

You must pay the premium no later than 60 days beyond the inception date stated on your policy schedule.

Speak with your insurance broker or adviser for details of how to pay.

When does the cover start and end?

Your cover starts on the inception date stated on your policy schedule and ends on the expiry date stated on the policy schedule.

How do I cancel the contract?

You may cancel the contract by giving us 30 days' written notice.