

The RT Specialty Nutra Program offers access to coverage for General Liability including Products Liability & Excess Liability for the Nutraceutical / Natural Products industry, and is underwritten by an "A XV" carrier.

**COVERAGE HIGHLIGHTS:**

**Form:** Commercial General Liability, Products & Completed Operations Liability Claims Made  
**Capacity:** Primary Limit Capacity - Up to \$10M per occurrence, \$20M aggregate  
**Limits Include:** Personal & Advertising Injury, \$100K Damage to Premises, \$5K Medical Payments  
**Excess Limit Capacity** - Higher limit capacity to \$50M is readily available  
**Deductibles:** Range - Starting at \$2.5K

**COVERAGE ENHANCEMENTS AND / OR OPTIONAL COVERAGES:**

- Additional Insured - Landlords, Sponsors or Lessors
- Employee Benefits Liability
- Additional Insured - Vendors
- Clinical Trial Coverage
- Worldwide Coverage Endorsement
- Separate Aggregate Limits of Liability Available
- Hired & Non-Owned Auto Liability
- Waiver of Subrogation
- 60-Month Extended Reporting Period
- Primary & Non-Contributory
- Product Withdrawal Expense Sublimit - up to \$250K Sublimit
- Exceptions to Dangerous Ingredient Exclusions
- Additional Claim Expense Limit - \$1M Additional Aggregate Limit for Defense Costs
- Coverage for Product Related Consulting, Design and Formulating
- Aggregate Deductibles
- Broad Prop 65 Coverage Sublimit
- Errors & Omissions Coverage for Contract Manufacturers
- Limits and Deductibles on a per Occurrence Basis
- Cyber Coverage Sublimit
- Coverage for CBD Oil (Hemp can be included)
- Can Offer Stand Alone Prop 65 Policy

**CONTACT**

For more information  
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[RTSPECIALTY.COM](http://RTSPECIALTY.COM)

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The description of these programs is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same.

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