



Kinsale Insurance Company
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APPLICATION FOR DIETARY SUPPLEMENTS AND COSMETICS

Instructions to the Applicant – please complete this application in ink and answer all questions completely.

Attach extra sheets as necessary should you run out of space provided. An incomplete or illegible application cannot be processed. Completion of this application neither binds coverage nor guarantees that a policy will be issued.

Provide a fully completed application, signed and dated by the owner, partner, or officer not earlier than 45 days before the proposed effective date of coverage.

If a question is not applicable, then state “N/A”.

The following information must be submitted with the completed application:

- Copy of your labels, brochures and marketing
- Copy of your current products liability insurance declarations page
- Copy of your current financial statement including balance sheet and income statement
- 5-year company loss runs, valued within the last 60 days

GENERAL INFORMATION

Applicant Name(s): _____

List of Any Previous Names or Organizations:- _____

Date Established: _____ Website: _____

Mailing Address: _____

Additional Locations: _____

Applicant is: Corporation Partnership Joint Venture Not For Profit
 Limited Liability Company Individual Other

Audit Contact: _____ Phone Number: _____

Description of Operations: _____



PRODUCTS AND OPERATIONS

1. Provide the following information for those products, goods and/or services the Applicant wants coverage for. Only those products, goods and services listed below will be considered for coverage.

Products and Services	Applicant Acts as a(n)					No. of Years	% of Gross Receipts	Products and Goods sold to:				
	M	W	R	I	MR			M	W	R	C	O
M: Manufacturer Direct W: Wholesaler R: Retailer I: Importer MR: Manufacturer's Rep. C: Consumer O: Other (describe): _____												

2. Annual Sales

	Gross Sales – United States	Gross Sales – Foreign	Total Gross Sales
Upcoming Year	_____	_____	_____
Current Year	_____	_____	_____
First Prior Year	_____	_____	_____
Second Prior Year	_____	_____	_____
Third Prior Year	_____	_____	_____
Fourth Prior Year	_____	_____	_____

3. Have you discontinued or are you considering discontinuing any product or service listed above: Yes No
 If Yes, provide details. _____
4. Are you presently considering introducing any new product or service not listed above? Yes No
 If Yes, provide details. _____
5. Do you directly import any products or raw materials? If so, please list the products and provide the corresponding percentage of total sales, manufacturer, countries of origin and testing procedures. Yes No

6. Who formulates your products? _____
7. Are your formulas reviewed, tested and verified by others? Yes No
8. Are all warning labels, instructions and advertising material reviewed by outside counsel? Yes No
9. Do your products meet applicable government and/or industry standards? Yes No
10. Have you, any of your products or any of your ingredients ever been the subject of any investigation, enforcement action, or notice of violation of any kind by any governmental, administrative or regulatory body including the FDA or FTC? If Yes, provide details. _____



11. Do you have a formal written products recall procedure? Yes No
12. Have you voluntarily or involuntarily recalled, or are you considering recalling, any known or suspected defective products from the market? Yes No
- If yes, provide details: _____
13. Do you comply with Good Manufacturing Practices (GMP)? Yes No
14. Are you a member of any trade organization? Yes No
- If yes, please list: _____

MANUFACTURERS

1. Do you manufacture or package products for others under their name or label? If so, provide details. Yes No
- _____
- _____
2. Do you maintain formal written quality control and testing procedures? Yes No
3. How long are quality control and testing records kept: _____
4. Do you maintain the following records:
- i. When and where your product was manufactured? Yes No
- ii. To whom your product was sold and the date of sale? Yes No
- iii. Who supplied the ingredients? Yes No
- iv. Changes in formula? Yes No
- v. Changes in advertising material? Yes No
- How long do you maintain these records? _____
5. Do you obtain Certificates of Product Liability Insurance from each of your suppliers? Yes No
- i. Are you listed as an Additional Insured under each supplier's Product Liability Insurance? Yes No

DISTRIBUTORS

1. Do you distribute products under your name or label? Yes No
2. If you contract the manufacturing of your product to others, do you have a formal written agreement with each subcontractor? Yes No
3. Do you obtain Certificates of Insurance from all manufacturers/suppliers evidencing Product Liability insurance? Yes No
- i. Are you included as an Additional Insured-Vendor under each manufacturer's/supplier's Product Liability insurance? Yes No
- ii. What are the minimum limits of insurance required? _____
4. Please list each manufacturer and their location:
- _____
- _____
- _____
5. Do you maintain the following records:
- i. When and where your product was manufactured? Yes No
- ii. To whom your product was sold and the date of sale? Yes No
- iii. Who manufactured the product? Yes No
- iv. Changes in formula? Yes No
- v. Changes in advertising material? Yes No
- How long do you maintain these records? _____



DIETARY SUPPLEMENTS

1. Are any of your products designed to promote increased energy, weight gain, weight loss, muscle enhancement or increased metabolism? Yes No
 Please list: _____

2. Are any of your products used for sexual enhancement and/or male enhancement? Yes No
 Please list: _____

3. Do you promote any of you products for use in children? Yes No
 Please list: _____
4. Do any of your labels make health claims? Yes No
5. Do your labels clearly state the FDA has not evaluated them? Yes No
6. Do your labels clearly state all appropriate warnings, known side effects and contraindications known by you? Yes No
7. Do any of your products have similar names that might reflect they are intended for the same use as a FDA approved drug? Yes No
8. Have any of your products or ingredients ever been defined as a drug by the FDA? Yes No
9. When was your last FDA inspection? _____
 Were you issued a FDA 483 form? Yes No
 If yes, please attach the form and your response.
10. Do you have any past, present or planned association with any of the following or any derivative:

Estimated Sales and Dosage

Estimated Sales and Dosage

Androstenedione	_____	B-PEA/PEA/BMPEA	_____
Bitter Orange/Synephrine	_____	Cannabidiol/CBD	_____
Caffeine	_____	Chaparral	_____
Colloidal Silver	_____	Comfrey	_____
Dendrobium	_____	Diacetyl	_____
DMAA/Geranium Oil	_____	DMBA/AMP citrate	_____
Ephedra	_____	Germanium	_____
Higenamine	_____	Kava	_____
Kratom	_____	Lobelia	_____
Magnolia	_____	Organ/Glandular Extracts	_____
Pennyroyal Oil	_____	Picamilon	_____
Stephania	_____	Steroids	_____
Vinpocetine	_____	Yohimbe	_____



LOSS HISTORY

- How many adverse events have been reported to you and/or the FDA concerning your products in the last 5 years?
Please provide details. _____

- How many customer complaints have you received concerning your products in the last 5 years? Please provide details.

- Is any person or organization proposed for this insurance aware of any fact, incident, circumstance, situation, condition, defect or suspected defect which may result in a claim, such that would fall under the proposed insurance? Yes No
If yes, please provide details. _____

- Has any claim been made against any person or organization proposed for this insurance during the last five (5) years? Yes No
If yes, please provide five (5) year loss history for all claims, including any predecessor. Attach a description of any loss greater than \$10,000.

Year	No. of Claims	Total Amounts Paid	Amounts Reserved	Total Incurred	Date of Loss Info.

INSURANCE INFORMATION

- Has any insurer declined, canceled, or non-renewed any General Liability, Products Liability or similar insurance on behalf of any person or organization proposed for this insurance? Yes No
If yes, please provide details. _____
- Provide the following insurance information for the prior five (5) years:

Year	Limits of Liability	Deductible/SIR	Premium	Effective Dates	Retroactive Date

- Indicate the limits of liability and deductible requested:
 - General Liability Limits - \$ _____ / \$ _____ Deductible - \$ _____
 - Products Liability Limits - \$ _____ / \$ _____ Deductible - \$ _____



FRAUD WARNING

NOTICE TO ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, CONNECTICUT, DELAWARE, GEORGIA, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS, MARYLAND, MASSACHUSETTS, MICHIGAN, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, NORTH CAROLINA, NORTH DAKOTA, OREGON, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TEXAS, UTAH, VERMONT, WASHINGTON, WEST VIRGINIA, WISCONSIN, AND WYOMING APPLICANTS: In some states, any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or, for the purpose of misleading, conceals information concerning any fact material thereto, may commit a fraudulent insurance act which is a crime in many states.

NOTICE TO COLORADO APPLICANTS: It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claiming with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

NOTICE TO FLORIDA APPLICANTS: Any person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement of claim containing any false, incomplete or misleading information is guilty of a felony of the third degree.

NOTICE TO HAWAII APPLICANTS: For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

NOTICE TO KENTUCKY APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

NOTICE TO LOUISIANA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO MAINE APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or denial of insurance benefits.

NOTICE TO NEW JERSEY APPLICANTS: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NOTICE TO NEW MEXICO APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

NOTICE TO NEW YORK APPLICANTS: Any person who knowingly and with intent to defraud an insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed \$5,000 and the stated value of the claim for each such violation.

NOTICE TO OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

NOTICE TO OKLAHOMA APPLICANTS: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes a any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

NOTICE TO PENNSYLVANIA APPLICANTS: Any person who knowingly and with intent to defraud any insurance company, or other person, files an application for insurance or statement of a claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties.

NOTICE TO TENNESSEE APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

NOTICE TO VIRGINIA APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

The Applicant acknowledges that the answers provided herein are based on a reasonable inquiry and/or investigation. The Applicant warrants that the above statements and particulars together with any attached or appended documents are true and complete and do not misrepresent, misstate or omit any material facts.



The Applicant agrees to notify us of any material changes in the answers to the questions on this questionnaire which may arise prior to the effective date of any policy issued pursuant to this questionnaire and the Applicant understands that any outstanding quotations may be modified or withdrawn based upon such changes at our sole discretion. Completion of this form does not bind coverage. Applicant's acceptance of the company's quotation is required prior to binding coverage and policy issuance. All written statements and materials furnished to the company in conjunction with this application are hereby incorporated by reference into this application and made a part of this application.

Applicant: _____ Title: _____

FEIN #: _____

Applicant's Signature: _____ Date: _____

Agent / Broker Name: _____

