

HEALTH NUTRITION & LIFESTYLE

Our appetite just got healthier!



Health Nutrition Lifestyle (HNL) is a new, clearly defined approach from Nautilus for qualified health, nutrition, and lifestyle risks. HNL is designed for businesses involved in manufacturing, assembling, distributing, importing, or retailing nutraceutical and CBD/hemp products that support health, wellness, or performance for people and household pets.

	Nutraceutical Products (700013)	Cannabidiol (CBD) / Hemp Products containing no more than 0.3% THC (700014)
Included	• Herbal Extracts • Smoothies • Superfoods • Supplements • Vitamins • And more!	• Beverages • Dog Treats / Chews • Gummies / Edibles • Oils / Tinctures • Personal & Beauty Products • And more!
Coverage Form	CG 00 02 – Commercial General Liability (Claims Made)	
Limits	\$1M Occurrence / \$2M Aggregate / \$2M Prod / Completed Operations	
Retroactive Date	Cannot exceed three (3) years on first policy term written with us	
Premium	\$1,500 minimum / \$3,500 maximum	
Deductible	\$1,000 BI / PD / P&AI combined	
Additional Details	• cGMP compliance required • Physical possession required (no pure drop ship models)	

HNL simplifies a crowded, fast moving marketplace and outlines a straightforward path for submitting eligible nutraceutical and CBD / hemp derived risks.

A **HEALTHIER APPETITE** starts with intention! Take a bite today!

Health & Wellness Common Items

Amino Acids

Including Branched-Chain Amino Acids (BCAAs)

- L-Leucine (BCAA)
- L-Isoleucine (BCAA)
- L-Valine (BCAA)
- L-Glutamine
- L-Arginine
- L-Citrulline
- L-Lysine
- L-Taurine



Botanicals

Whole plant materials such as roots, leaves, flowers, seeds, or bark

- Ashwagandha
- Turmeric
- Ginger
- Ginseng (Asian or American)
- Echinacea
- Green Tea
- Milk Thistle
- Aloe Vera

Extracts / Herbals

Concentrated forms of botanicals

- Green Tea Extract (EGCG)
- Turmeric/Curcumin Extract
- Ginkgo Biloba Extract
- Grape Seed Extract
- Saw Palmetto Extract
- Elderberry Extract
- Boswellia Extract

Functional Mushrooms

Used for wellness or traditional functional benefits

- Lion's Mane
- Reishi
- Cordyceps
- Chaga
- Turkey Tail
- Maitake
- Shiitake

Enzymes

Support digestion or metabolic functions

- Amylase
- Protease
- Lipase
- Lactase
- Cellulase
- Bromelain
- Papain

Minerals

Essential and trace minerals

- Calcium
- Magnesium
- Zinc
- Iron

- Potassium
- Selenium
- Chromium
- Copper

Probiotics

Live microorganisms, usually bacteria or yeast

- Lactobacillus acidophilus
- Lactobacillus rhamnosus
- Bifidobacterium lactis
- Bifidobacterium longum
- Saccharomyces boulardii
- Lactobacillus plantarum

Vitamins

Fat-soluble and water-soluble

- Vitamin A
- Vitamin C
- Vitamin D
- Vitamin E
- Vitamin K
- B-Complex Vitamins
 - B1 (Thiamine)
 - B2 (Riboflavin)
 - B3 (Niacin)
 - B6
 - B12
 - Folate



A.M. Best A+XV Rated Carrier

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