

FOUNDATION[®]

**We are pleased to
provide a summary
of FOUNDATION[®],
the leading insurance
solution for cosmetics.**

WHO WE COVER

- Cosmetics Manufacturers
- Cosmetics Distributors
- Cosmetics Importers

KEY FEATURES

- Expertise in the cosmetics industry
- Quick turnaround time on quotes
- Available in all states
- Expert "in-house" claims handling
- Premium financing available
- Written with a carrier rated A + (Superior) by A.M. Best rating service
- License Bonds

COVERAGE HIGHLIGHTS

- Comprehensive General Liability
- Product Recall Coverage
- Stand-Alone Products Liability
- Employee Benefits Liability
- Demonstrators Liability
- World-Wide Coverage (with carrier approval)
- Hired and Non-Owned Auto
- Additional Insured Coverage
- Commercial Property
- Inland Marine

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BROWNYARD[®]
GROUP

Insurance when you know BETTER[®]