



**WealthGuard**

INSURANCE GROUP

**2023**

**PRODUCT GUIDE**



# About WealthGuard



## ABOUT

Since 2016, WealthGuard has been providing specialized insurance solutions with industry expertise, product diversity, and underwriting integrity. Our commercial insurance programs and brokerage products have been curated with customizable options to meet your coverage requirements. We have established our team with top talent, and continue to build with innovation and success.

WealthGuard Insurance Group is a company built on relationships. Our executive leadership has unprecedented access to commercial insurance products and solutions that are broad in scope, properly priced and highly serviced. Our combined leadership has 50+ years of cultivating, delivering and maintaining the best relationships in the business. We look forward to working with you.

## LEADERSHIP TEAM

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## DISCOVER

► **PROGRAMS** (p. 4)

► **BROKERAGE** (p. 16)



# WealthGuard Programs & Binding Authority



- WestWall Marina™
- Cargo & Logistics
- Active Assailant
- Terrorism & Sabotage
- Violent & Malicious Acts



# WestWall Marina™ Program

WestWall Marina™ Program offers property and liability coverage in a single package policy for Marina Operators, Boat Dealers & Yacht Clubs.

## CASUALTY COVERAGE

- Marina Operators Liability, Commercial General Liability, and up to \$5M Excess Liability Capacity
- Boat Dealers, Inland Marine, Protection and Indemnity and Hull for Owned Boats
- Sudden and Accidental Pollution, Liquor Liability

## COVERAGE FOR WET & DRY PROPERTY

- Valuation is based on Agreed Value (no coinsurance required for static property)
- All-risk physical damage for property including the perils of Wind/Hail (Named Windstorm can be added), Flood, Earthquake and Collapse
- Business Income and Extra Expense
- Commercial Terrorism (not TRIA)

## ADDITIONAL MONOLINE COVERAGE OPTIONS


- Hired and Non-Owned Automobile Liability
- Wind/Hail Deductible Buy-Down Options
- Cyber Liability
- Workers Compensation for Marina Staff

## CAPACITY & MINIMUM PREMIUM

- Up to \$25M Total Property Capacity by location, \$10M Primary Package, \$15M Excess Property available
- Minimum of \$75k for inland accounts and \$150k for coastal (unless by prior agreement)

## SUBMISSION REQUIREMENTS

- Completed Standard Commercial Insurance Application (ACORD 125)
- Wet & Dry Property Schedule including the age of buildings and docks, construction type and fire protection
- Vessel and Equipment (owned or rented) with serial numbers, age and valuation
- 5 Year Loss Runs for all lines of business and narrative for any large loss (over \$100k)
- Expiring Terms: Carrier Information (policy preferred), Limits, Deductibles, Revenues by class code
- WestWall SOV
- WestWall Supplemental Application

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# Cargo & Logistics Program

**Global Stock Throughput (STP) coverage offers commercial flexibility, streamlined administrative costs, and transit protection while eliminating gaps in separate policies.**

## SUMMARY

- Seamless all risks coverage in transit
- Capacity for catastrophic risks, lower deductibles than property insurers
- Claims paid on anticipated “selling price”
- \$200M Location Capacity with access to higher limits
- Fast turnaround
- Multiple Quote and Deductible Options
- \$50,000 Minimum Premium required

## DELAY IN STARTUP

- Replacement or repair cost to machinery plus the loss of anticipated profits, extra expenses, fixed costs incurred resulting from delay in the project start date
- Indemnifies the insured following disruption to the scheduled delivery along the prescribed delivery route

## INDUSTRY SEGMENTS

- Agriculture, Automotive, Beverage, Commodities, Construction, Energy, Equipment, Farming, Financial Institutions, Foodstuffs, Oilfield, Pharmaceuticals, Retailers, Warehousing, Wholesalers, Distributors and Logistics

## EXCESS STOCK

- Operates when there is a high stock value, but limited available capacity
- Provides a layer of coverage above the primary layer

## TRANSPORTATION

- Motor truck cargo liability
- Auto physical damage for trucks, trailers and service units

## KEY EXCLUSIONS

- Willful misconduct
- Losses from intentional acts
- Wear and tear
- Unseaworthiness or unfitness of shipping vessel or transport vehicle
- Inventory shortages if there is no physical evidence to show what happened to the property
- Nuclear reaction or war
- Strikes, riots and civil commotions
- Acts of Terrorism

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# Active Assailant Program

**Active Assailant is a premeditated malicious physical attack, by an active assailant who is armed with a hand-held weapon that causes direct physical loss and/or bodily injury or death.**

## ABOUT

The financial impact of an active assailant incident can be devastating to a business. Active Assailant coverage will help keep you in business during emotional and financial recovery.

## WHY ACTIVE ASSAILANT INSURANCE?

An Active Assailant Insurance Policy is designed to address the impact of potential losses from an active assailant incident.

These losses may include, but are not limited to:

- Damage to your property
- Business Interruption
- Lack of ingress/ egress to your property/ premises
- Additional business recovery expenses
- Consultancy and public relations
- Relocation expenses
- Counseling
- Employee training
- Security
- Medical expense

## PROGRAM SUMMARY

- Active Assailant security is provided by the MAP Syndicate and Amlin Syndicate at Lloyd's
- Rated A+ by S&P and A+ by A.M. Best
- Limits of Liability up to \$5 million are available

## SUBMISSION REQUIREMENTS

- Schedule of Locations
- Parishioner/ Congregation numbers
- Revenues split by location (if revenue cover required)
- Security details including guards, weapons searches, response planning
- Details of any Active Assailant incidents in the past 20 years





# Terrorism & Sabotage Program

Terrorism & Sabotage insurance as a standalone policy allows for more flexible, customizable coverage beyond the limitations of TRIA/TRIPRA.

## SUMMARY

- Sabotage and Terrorism [LMA 3030]
- Business Interruption [LMA 5150; LMA 5042]
- Optional Coverage:
  - Nuclear, Chemical, Biological, Radiological [T3NCBR]
  - Terrorism Liability [T3L, T3LX]
  - \$50 million Total Capacity per location (higher limits available)

## SAMPLE TARGET CLASSES OF BUSINESS


- Commercial Property
- Banking and Financial Offices
- Petroleum Distributors and Convenience Stores
- Power Industries and Manufacturers
- Contractors: Artisan and General Contractor
- Churches, Schools, Hospitals
- Energy Risks

## SUBMISSION INFORMATION

- Location with schedule of values.
- Security details.
- Information on prior losses, threats, or incidents

## PROGRAM ADVANTAGES

- TRIA requires a terrorist event to exceed \$5 million to qualify as a certified event.
- Our program does not need to be certified by the United States Government.
- We can carve out specific locations and offer different limits and deductible options to meet the needs of our clients.
- Our program coverage meets lender requirement.

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# Violent Malicious Acts Program

**Violent Malicious Acts (VMA) Insurance insures a broadly defined Extra Expense for businesses that suffer an attack causing injury or death, regardless of any physical damage.**

## SUMMARY

Aside from the severe personal cost to the victims (which may include malicious injury or death), attacks can cause huge, unplanned disruption and expense.

If the business suffers a malicious attack that causes little or no physical damage, then property insurance may not respond and resultant costs will be uninsured. Liability, Terrorism and WCA may not respond either for these losses.

Expenses may include, but are not limited to:


- Extra Security Personnel
- Temporary alternative premises & transportation
- Trauma counseling for staff
- Expense may be required to secure replacements for dead or injured employees
- Potential loss of revenue if parishioners move elsewhere

## TARGET CLASSES OF BUSINESS

- Energy Risks
- Banking and Financial Offices
- Petroleum Distributors & Convenience Stores
- Power Industries and Manufacturers
- Franchises
- Churches, Schools, Hospitals

## SUBMISSION REQUIREMENTS

- Schedule of Locations
- Parishioner/ Congregation numbers
- Revenues split by location (if revenue cover required)
- Security details including guards, weapon searches, response planning
- Details of any Violent or Malicious Acts in the past 20 years

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# WealthGuard Brokerage

**Discover Brokerage Product Lines.** From manufacturing to excess auto to pollution liability, WealthGuard insurance solutions cover your business needs.



## Commercial Solutions

- Auto Liability (Excess Only)
- Coastal Property
- General Contractors Liability
- Hard-to-Place Risk
- Petroleum & Gas Distributors
- Pollution Liability (AST & UST)
- Yacht Insurance

## Manufacturing Solutions

- ▶ Auto & Transport
- ▶ Biofuels Manufacturers
- ▶ CBD & Hemp Products
- ▶ Chemical Products
- ▶ Cosmetics Manufacturers
- ▶ Discontinued Products
- ▶ Holistic Health Products
- ▶ Machinery Parts
- ▶ Medical & Dental





# Auto Liability (Excess Only)

Featuring a broad appetite, WealthGuard Auto Liability can accommodate any cargo. Pricing has been improved through driver data to provide meaningful credits for the average risk.

## HIGHLIGHTS

- Excess Auto Liability
- Excess Hired and Non-Owned
- Designated Truckload for Specified Contracts

## RISK APPETITE

- Petroleum Product Haulers
- School Buses
- Ambulances/Ambulettes
- Para Transit
- Truckers
- Airport Shuttles
- Limos/Taxis (No Independent Owners)
- Certain Hired & Non-Owned (e.g., Pizza Delivery)
- Waste Haulers
- Contractor Fleets

## LIMITS

- Maximum limit is \$10M
- Maximum limit for Charter Buses is \$5M
- Attachment within the lead \$25M

## MINIMUM ATTACHMENT POINTS

- \$250,000 on Auto Liability buffers (difference to \$1M CSL)

## SUBMISSION REQUIREMENTS

- Completed ACORD application
- Five (5) years of currently valued loss runs
- Vehicle breakdown
- MVRs and Drivers List (only if available)
- Primary Carriers/Premium

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BROKERAGE

# Coastal Property Insurance

WealthGuard offers coverage for target occupancies in coastal areas, including commercial buildings and single-family homes.



Eligible Occupancies below on Single State schedules in :  
TX, LA, MS, AL, GA, FL, SC, NC, VA & MD

## CAPACITY

- TIV up to \$7,500,000
- Single Family Homes up to \$750,000

## TARGET OCCUPANCIES

- Retail Shopping Centers
- Self-Storage Warehouses: Lessor's Risk
- Apartments, Condominiums and Clubhouses (less than 5 stories in Florida)
- Distribution Warehouses: General Lessor's Risk and
- Wholesale Storage (if non-perishable)
- Nursing Homes, Assisted Living & Long-Term Care Facilities
- Church and Religious Institutions
- Schools: Public, Private and Charter

## INELIGIBLE RISKS

- Property more than 100 miles from the coast
- Protection Classes 8, 9, or 10
- Builder's Risk
- Restaurants, Greenhouses, Nurseries
- Adult Entertainment, Casinos or Marijuana Operations

## PERILS OFFERED

- Wind/Hail, including Earthquake
- Wind/Hail ONLY
- Special Perils, including or excluding Flood and Earthquake

## OPTIONAL COVERAGE ENHANCEMENTS

- Deductible Buy-Down for Wind/Hail
- Commercial Terrorism (Not TRIA)
- Cargo & Storage
- Active Assailant

## SUBMISSION REQUIREMENTS

- Completed and signed ACORD applications
- Additional supplemental applications may be necessary
- 5-Year Currently Valued Carrier Loss Runs
- Full COPE information, including roof age and replacement date
- Details on any losses over \$10,000 (if any)
- Optional additional details (description of opportunity, including expiring, target pricing and deductibles, whether incumbent is offering a renewal)



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# Contractors General Liability

Contractors General Liability coverage protects the small general contractor and artisan performing either commercial or residential work.

## HIGHLIGHTS

- New Residential up to 25 Single Family Homes per Development
- No Limitation on Work Subcontracted Out
- General Contractors Minimum Premium: \$1,500
- Artisan Contractor Minimum Premium: \$750
- Limits up to \$1M/\$2M
- New Ventures/Gaps in coverage considered

## ELIGIBLE RISKS

- General Contractors with annual receipts under \$15M and project values under \$3M
- Artisans with 15 or fewer employees
- Our most successful niche is the General Contractor who subs out the majority of the work, including paper contractors
- New ventures, new construction and remodelers are all eligible
- New construction eligible (both for General Contractor and Artisan)

## OPTIONAL COVERAGES

- Blanket Additional Insureds Available
- Waiver of Subrogation Available
- Per Project Aggregate Program Highlights
- Blanket Primary/ Non Contributory Available
- CG2037 Available for Commercial Projects
- Subsidence Buy-Back

## TARGET CLASSES

- Roofing, Carpentry, Homebuilders, GC's/ Artisans, Landscaping, Tree Trimming, Painting, Remodeling, Concrete, Excavation, Welders, Waterproofing, Insulation, Electrical, HVAC

## SUBMISSION REQUIREMENTS

- Completed ACORD Application
- Supplemental as needed
- Updated Loss Runs

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# Hard-to-Place Risk

WealthGuard works with producers and insureds to get reliable coverage for liability risk. Customized solutions are available in all 50 states.

## COMMERCIAL AUTO

- Liability and Excess, Physical Damage, New Operators,
- Hired/Non-Owned, Dealer Plate
- Commercial Auto for Buses (all types)
- Commercial Auto for Trucking
- Commercial Auto for Fleets

## COMMERCIAL LIABILITY

- General and Excess, Communicable Disease, Special Events, Liquor, Product, Fireworks, Parades
- Garage including Towing, Repossession, Recreational Dealers, Car Washes, Valet Parking, Dealer Open Lot
- Commercial Liability for Amusement Industry, Contractors, Health Clubs, Equipment Dealers, Underground Storage Tanks

## COMMERCIAL PROPERTY

- Inland Marine, Builders Risk, Jewelers Block, Vacant Property, Excess Flood, Equipment Floaters
- Commercial Property for Bars/Taverns
- Commercial Property for Habitational
- Commercial Property for Offices
- Commercial Property for Warehouses

## AVIATION INSURANCE

- Hull, Commercial and Professional Liability
- Drones, Non-Owned Aircraft, Hangar, Aircraft and Excess Liability
- Aviation Insurance for Helicopters and Rotorcraft
- Aviation Insurance for Pilots: Private, Commercial, Students
- Aviation Insurance for Hangar Liability
- CFI's
- AMT's

## SUBMISSION REQUIREMENTS

- Specific and complete submission information allows our team to provide an expedited response. Incomplete and/or inaccurate information delays the quote process and may lead to inaccurate indication quotes.
- Keep in mind, we always speak with prospective insured before offering formal terms. This is part of our partnership commitment.
- For submission success, please complete our Risk Summary Template entirely and attach all documentation requested.
- Complete submission 45 days prior to renewal date:
- Complete Supplemental Application
- Current (within 45 days) Loss Runs, 5 years if applicable
- Supporting details of any contractual requirements

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# Petroleum & Gas Distributors

WealthGuard offers specialized coverage for petroleum and gas dealers and distributors, including fuel tanker insurance.

## HIGHLIGHTS

- Excess General Liability including products and completed operations
- Excess Auto Liability including broadened pollution CA9948
- Excess Liquor Liability
- Excess Employers Liability
- Follow form Assault & Battery; Erroneous Delivery, Failure to Supply, Punitive Damages

## RISK APPETITE

- Petroleum operations in the following categories:
- Fuel Oil, Home Heating Oil, Gasoline, Diesel, Liquid Propane Gas (LPG) Distribution
- Both Wholesale and Retail operations
- Retail gas stations with convenience stores, auto repair and car washes
- Bulk Storage Facilities

## INELIGIBLE RISKS

- Petroleum Refineries
- Grain Elevator
- Fertilizer/Seed Manufacturing
- Truck Brokerage Operations

## LIMITS

- \$5M capacity
- \$10M capacity available on certain risks

## SUBMISSION REQUIREMENTS

- Completed ACORD applications
- Provide details on all operations, including:
  - Annual gallonage
  - Revenues
  - Payroll
  - Auto fleet
- Five years of currently valued loss runs

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# Pollution Liability AST & UST

WealthGuard offers superior pollution liability coverage for AST & UST systems through trusted industry leader PMMIC.

📍 Eligible States: AZ, GA, KS, NM, OR, TX, UT & WI

## HIGHLIGHTS

- Coverage for the entire system, from tanks to dispensers
- Most comprehensive coverage in petroleum marketing industry
- Meets and exceeds state and federal requirements
- No tank age limit (policies are not canceled/ non-renewed due to tank age)
- Loss Control Program via PMMIC prevents releases into environment
- Discounts are available for well-maintained systems, as well as for operators with more than one facility
- PMMIC pollution liability policy is 40CFR compliant
- 180-day Extended Reporting Period (ERP) to report a claim
- Coverage for losses from dispensers
- Retroactive coverage available
- Alternative fuel coverage
- Temp closed coverage

## LIMITS

- \$10,000 and \$25,000 Deductibles available
- \$1 Million Occurrence/\$1 Million Aggregate
- Multi-site policy/Multi-site discounts
- \$1 Million Occurrence/\$2 Million Aggregate
- Containment credit discounts for newer systems
- Retroactive coverage available
- Fee equal to one year premium or Self Insured Retention (SIR)

## TARGET

- Convenience Stores, Gas Stations, Co-ops, Golf Courses, Municipal Airports, Marinas, Hospitals, School Districts

## SERVICES

- UST Pollution Liability — 40CFR Compliant
- AST Pollution Liability
- Coverage for Alternative Fuels — Biodiesel, E-15 & E-85
- Cleanup and Third-Party Liability Coverage
- No Cost Annual Loss Control Inspection
- Immediate Response to All Losses

## SUBMISSION REQUIREMENTS

- Completed PMMIC application
- PMMIC inspection (if applicable)
- Application options: (1) "PMMIC Verified" or (2) "Self Verified"
- Additional items may be requested
- Agent responsible for payment

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# Yacht Insurance

WealthGuard offers yacht insurance/boat coverage for sailing vessels. USA, Caribbean, and international coverage options are available.

## NAVIGATION

- Worldwide, excluding war zones as published periodically by Lloyd's
- Excluding named/numbered windstorm cover south of 37 degrees North Latitude and north of 12 degrees 40 minutes North Latitude

## CONDITIONS

- Hull and Machinery Limits: \$300,000 - \$5,000,000
- Third Party Liability: \$3,000,000
- Medical: \$30,000
- Uninsured Boaters: \$1,000,000
- Personal Effects: \$50,000; Max \$1,000 per item
- Conditions are on an agreed value basis with no depreciation scale
- Wind options available, based on the risk criteria
- Larger yachts to move away from approaching storms

## SURVEY

- Full condition and valuation in water or out of water must be carried out by SAMS/NAMS affiliated surveyor unless otherwise agreed
- Vessels under five years do not require a survey
- Vessels over five years will require a survey every five years

## NON-US OWNERS


- For non-US owners, please call to discuss the Latin America, Caribbean and Europa program

## EXCLUSIONS

- Houseboats, Liquor liability, Racing vessels over 25 years old (unless otherwise agreed), Commercial fishing vessels, Dive operations, Skipper charter with twelve or more passengers, Any assured with two fault claims in last five years (unless otherwise agreed), Performance vessels over 60 knots, Cigarette boats, Towing of tender, Trimarans, Wooden hulls, Bareboat charters, Day charters, Fishing charters, Triple screw yachts, Loss of charter hire

## FORMS

- Either Institute Yacht Clauses or American Yacht Form.

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# Auto & Transport Manufacturers

WealthGuard offers primary and excess coverage for manufacturers of automobile and transport-related products.

## HIGHLIGHTS

- General Liability Plus Coverage Endorsement
- Racing Products for the Products/Completed Operations Hazard: Provides coverage for race products (vehicles, parts and accessories) used by others during racing activities
- Exhibition of Race and Exotic Vehicles: Provides coverage the display of race and exotic vehicles at trade events and conventions or display at the insured's premises
- Garage Keepers Legal Liability
- Limited Product Testing Coverage
- Product Design Coverage
- Limited Product Withdrawal Expense Coverage

## RISK APPETITE

Manufacturers, fabricators, distributors, importers/exporters and customizing/servicing risks (including start-ups and discontinued products/operations) of the following types:

- Customized Automobiles and Conversions
- Truck, Trailer, Camper and Bus Manufacturers
- Critical Parts including Racing Products, Brakes and Suspension Systems
- Discontinued Products
- Military-related Products

## INELIGIBLE EXPOSURES

- Garage Dealerships, Products containing asbestos, All-Terrain Vehicles (ATVs), Tire Recapping Operations, Go-Karts

## LIMITS AVAILABLE

- **GENERAL LIABILITY:** \$2M per Occurrence/\$4M General Aggregate
- **PRODUCTS LIABILITY:** \$2M per Occurrence/\$4M Products/Completed Operations Aggregate
- **LIMITED PRODUCT WITHDRAWAL EXPENSE COVERAGE:** Option of \$100k and \$250k each Withdrawal/Aggregate
- **EXCESS LIMITS:** Up to \$5M in excess limits available

## OPTIONAL COVERAGES

- Zero deductible options, Medical payments coverage, Worldwide coverage for suits brought worldwide for the Products/Completed, Operations Hazard and Short-Term Business activities

## SUBMISSION REQUIREMENTS

- Products/Completed applications
- CGL applications
- Loss runs
- Supplemental applications as needed

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BROKERAGE

# Biofuels Manufacturers

WealthGuard offers coverage for biofuels manufacturers. Coverage includes commercial general liability, as well as products/completed operations.

## HIGHLIGHTS

- Commercial General Liability including Products/Completed Operations
- Time Element Pollution Liability Coverage for Premises/ Operations and Products/Completed Operations
- Product Withdrawal Expense Coverage
- Occurrence or Claims-Made Coverage Forms
- Defense in Addition to Limits except for Time Element
- Pollution Liability
- All coverages contained within a single policy

## RISK APPETITE

- Risks manufacturing Biofuel in quantities up to 100 million gallons annually
- Start-ups and New Ventures
- Ongoing Operations less than 10 years in business
- Discontinued Products/Operations
- **ELIGIBLE EXPOSURES:** Biofuel manufacturers from any feedstock
- **INELIGIBLE EXPOSURES:** Oil and Gas Refineries

## OPTIONAL COVERAGES

- Zero deductible options
- Medical payments coverage
- Worldwide coverage for suits brought worldwide for the Products/ Completed
- Operations Hazard and Short-Term Business activities

## LIMITS AVAILABLE

- **GENERAL LIABILITY:** \$2M per Occurrence/ \$4M General Aggregate
- **PRODUCTS LIABILITY:** \$2M per Occurrence/\$4M Products/ Completed Operation Aggregate
- **LIMITED PRODUCT WITHDRAWAL EXPENSE COVERAGE:** Option of \$100k and \$250k each withdrawal/aggregate
- **EXCESS LIMIT:** Up to \$5M in Excess Limit available

## SUBMISSION REQUIREMENTS

- Completed and signed ACORD or equivalent application
- Completed and signed Biofuel Manufacturing Supplemental Application
- Currently valued carrier loss information (not older than 90 days) for a minimum of 5 years

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# CBD & Hemp Products

WealthGuard offers coverage for Manufacturers, Distributors, and/or Wholesalers of CBD/Hemp Products with sales of \$25M or less.

## HIGHLIGHTS

- Claims-made basis; Defense inside the limits
- Products Liability
- Premises-Operations Liability

## RISK APPETITE

- Products containing less than 0.3% of THC and less than 100mg/ml per serving of CBD
- Nutraceuticals
- Cosmetics
- Human or animal consumption
- Start-ups and new ventures

## INELIGIBLE RISKS

- Risks associated with growing, harvesting, processing and testing hemp products
- Risks selling products with more than 0.3% of THC
- Risks selling products with more than 100mg/ml of CBD
- Retro date for CBD products no earlier than 12/20/18 (Farm Bill passed)
- Imported Products
- All excess limits above primary

## LIMITS AVAILABLE

- \$1M/\$2M/\$2M/\$1M
- \$2M/\$2M/\$2M/\$2M
- Deductible: Ground up to \$10k

## SUBMISSION REQUIREMENTS

- A completed and signed product application
- A completed and signed Nutraceutical/Dietary Product Supplemental or equivalent supplemental application
- Currently valued carrier loss information (not older than 90 days) for a minimum of 5 years, unless venture is less than 5 years old
- If the insured sells a blend of products, a breakout of sales is required

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# Chemical Products

WealthGuard offers specialized coverage for household and commercial chemical manufacturers and distributors, including occurrence coverage for less hazardous, environmentally green chemicals.

## HIGHLIGHTS

- Operations Liability
- Claims-Made coverage trigger, except for less hazardous “environmentally green” chemicals that are eligible for Occurrence coverage
- Small to moderate deductibles, with options for ground up coverage with no deductible
- Self-Insured retention structure available for qualified applicants
- “PLUS Endorsement” can provides protection for six types of additional insureds, as well as “Other Insurance” on a primary and non-contributory basis, waiver of subrogation, Employment-Related Practices and Medical Payments Coverage

## RISK APPETITE

- Up to \$50M in revenue
- New Ventures
- Discontinued Products

## LIMITS AVAILABLE

- Limits up to \$10M

## ELIGIBLE EXPOSURES

Manufacturers, importers and distributors of chemicals including:

- Household and commercial chemicals
- Fine, commodity and specialty chemicals
- Organics, inorganics and synthetics
- Reference or laboratory standard chemicals
- High hazard: explosive, reactive, flammable or toxic
- Less hazardous and “environmentally green”
- Natural, non-toxic ingredients marketed as “environmentally green”
- Examples: Vinegar-based cleaners and herbicides, plant or vegetable-based products, water-based products with natural abrasives such as salt and baking soda
- Chemical research laboratories, excluding those performing pharmaceutical research
- Detergents, lubricants, fertilizers, soap, adhesives, paint/other coatings

## INELIGIBLE EXPOSURES

- Finished Pharmaceutical manufacturers, importers or distributors
- Pharmacies, including compounding pharmacies

## SUBMISSION REQUIREMENTS

- Products application
- Complete product brochure or website equivalent

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# Cosmetics Manufacturers

WealthGuard offers coverage specifically designed for cosmetics manufacturers and distributors, as well as importers/exporters.

## HIGHLIGHTS

Commercial General Liability and Products/Completed Operations Liability with specialized coverage features including the following:

- Occurrence and Claims-Made coverage form options, based on the hazards involved
- Options for Defense Outside and Inside the Limits
- General Liability Plus Coverage Endorsement
- Product Design Coverage

## ELIGIBLE EXPOSURES

Manufacturers, distributors and importers/exporters (including start-ups and discontinued products/operations) of:

- Cosmetics including all types of make-up
- Hair care products including shampoos, conditioners, gels, dyes, bleaches, permanent waves and straighteners and more
- Skin care products including make-up, creams, lotions, oils, sunscreens, depilatories, exfoliants and more
- Nail care products
- Bath products including oils, salts, bubble baths and more

## INELIGIBLE EXPOSURES

- Permanent cosmetics (tattoo) products
- Products requiring a doctor's prescription

## LIMITS AVAILABLE

- Discuss options with WealthGuard

## COMBINED OPTIONS

- Zero deductible options
- Medical payments coverage
- Worldwide coverage for suits brought worldwide for Products Completed Operations Hazard and Short-Term Business activities

## SUBMISSION REQUIREMENTS

- Products and Completed Operations application form

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# Discontinued Products

WealthGuard offers specialized coverage for discontinued products or completed operations.

## HIGHLIGHTS

- Occurrence or Claims Made form available
- 3-year policy term, up to 5 years on a case-by-case basis
- Discounts provided based on shelf life of the product
- Additional insured status for purchasing company available
- Single aggregate for policy term
- Fully earned at inception
- Non-adjustable

## SCENARIOS

- Assets Only Purchase
- Assets and Liability Purchase
- Business Discontinuation or Discontinuation of a Product(s)

## RISK APPETITE

- Up to \$50M in revenue
- New Ventures
- Discontinued Products

## ELIGIBLE EXPOSURES

- Most Products or Completed Operations exposures

## LIMITS AVAILABLE

- Primary up to \$2M per occurrence
- Excess limits available

## SUBMISSION REQUIREMENTS

- Identify reason/need for coverage
- Copy of contract between seller and buyer
- Products Application
- Historical Sales – minimum 5 years
- Loss Experience – minimum 5 years

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# Holistic, Dietary & Nutraceutical

WealthGuard offers specialized coverage for manufacturers of holistic health products including nutraceutical, nutrition, and dietary supplements.

## HIGHLIGHTS

- Coverage is offered on a Claims-Made Basis; Defense inside the limits
- Products Liability
- Premises-Operations Liability

## RISK APPETITE

- Products containing less than 0.3% of THC and less than 100mg/ml per serving of CBD
- Nutraceuticals
- Cosmetics
- Human or animal consumption
- Start-ups and new ventures
- Discontinued Products/Operations
- Annual Revenue of less than \$25M

## ELIGIBLE EXPOSURES

- Manufacturers of herbal, botanical, vitamin, mineral, enzyme and extracts for human or animal consumption
- Products for weight gain, weight loss, or aphrodisiacs
- Face/Body lotions, Lip balm
- Shampoo/Hair products
- Soaps/Topicals
- Products containing less than 0.3% of THC and less than 100mg/ml per serving of CBD

## INELIGIBLE EXPOSURES

- Risks growing, harvesting, processing or testing hemp products
- Hormone ingredient based product
- Risks that are Non GMP compliant
- Products that can be inhaled
- Products that contain Delta-8 THC

## LIMITS AVAILABLE

- Primary Limits Only
- Nutraceuticals: \$5M ground up policy on select risks
- CBD up to \$2M
- Deductible is ground up to \$10k

## SUBMISSION REQUIREMENTS

- A completed product application
- A completed supplemental application
- Currently valued carrier loss information (not older than 90 days) for a minimum of 5 years, unless venture is less than 5 years old
- If Insured sells a blend of products, a breakout of sales may be required

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# Machinery & Parts

WealthGuard offers coverage for manufacturers of machinery and parts, including commercial general liability.

## HIGHLIGHTS

- Commercial General Liability, including Products and Completed Operations on Occurrence and Claims-Made coverage forms
- Defense outside and inside the limits
- PLUS coverage
- Product Withdrawal
- International coverage
- Product design coverage

## RISK APPETITE

- Applicants engaged in the manufacture of machinery and machinery parts, Construction, Discontinued products/operations, Farm, Industrial, Material handling, Metal working, Mining, Start-up operations and new ventures

## ELIGIBLE EXPOSURES

- Applicants engaged in the manufacture of machinery and machinery parts
- Applicants engaged in the distribution of machinery or machinery parts
- Applicants engaged in the importing and distribution of machinery or machinery parts
- Applicants that are members of the American Society for Testing and Materials (ASTM)

## INELIGIBLE EXPOSURES

- Applicants engaged in service, repair and installation of machinery or machinery parts that they do not manufacture
- Applicants engaged in the manufacture of machinery or machinery parts used in the nuclear industry or in aircraft

## LIMITS AVAILABLE

- \$2M per occurrence
- Up to \$5M in Excess limit available

## SUBMISSION REQUIREMENTS

- Five years of currently valued carrier loss information, including carrier detail regarding individual claims
- A completed and signed ACORD application
- A completed and signed products application
- If applicant does not have a website or the website lacks adequate information, a products brochure will be required.

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# Medical & Dental Manufacturers

WealthGuard offers commercial general liability and products/ completed operations liability for manufacturers of medical and dental equipment.

## HIGHLIGHTS

- Commercial General Liability
- Products/Completed Operations Liability
- Occurrence and Claims-Made coverage form options, based on the hazards involved
- Options for Defense Outside and Inside the Limits
- First Dollar Coverage, Small to Moderate Deductibles, SIRs will consider ground up coverage with no deductible
- Plus Coverage Endorsement including Additional Insured(s)
- Automatic status when required in writing in a contract or agreement: Vendors, Trade Events, Managers or Lessors of Premises, Mortgage, Assignee or Receiver, Lessors of Leased Equipment, and more

## RISK APPETITE

- Revenue between \$250k and \$25M
- Start-up Operations and New Ventures
- Discontinued Products/Operations
- IBNR Coverage

## ELIGIBLE EXPOSURES

- Medical and Dental Equipment and Supplies, Diagnostic and Treatment Machines and Devices, Surgical Instruments and Expendable Products, Monitoring Equipment and Devices, X-Ray, MRI and Radiation Devices, Orthopedic or Ambulatory Devices, Invasive and Non-Invasive Products

## INELIGIBLE EXPOSURES

- Implantable Products, Pharmaceutical

## LIMITS AVAILABLE

- **GENERAL LIABILITY:** \$2M per Occurrence/\$4M General Aggregate
- **PRODUCT LIABILITY:** \$2M per Occurrence/\$4M Products/ Completed Operations Aggregate
- **LIMITED PRODUCT WITHDRAWAL EXPENSE COVERAGE:** Option of \$100k and \$250k each withdrawal aggregate
- **EXCESS LIMITS:** Up to \$5M in Excess limits available

## SUBMISSION REQUIREMENTS

- Products Application, signed by the applicant
- Currently valued carrier loss information (not older than 90 days) for a minimum of five years including descriptions of all claims
- Complete product brochure or website

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## Questions?

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