



NATURAL HEALTH PRODUCTS LIABILITY



ABOUT CREECHURCH

Creechurch International Underwriters is an underwriting management company offering specialized insurance solutions for independent businesses and trade associations. Our products are distributed exclusively through licensed Canadian insurance brokers.

Established in 1996, Creechurch identified an under-served market in the high-tech sector and offered quality insurance products to companies unable to find coverage from traditional insurers. Today, we still serve this niche market and have expanded our unique product line to include Information Technology Liability, Directors and Officers Liability, Product Liability, Errors and Omissions Insurance, General Liability and Property Insurance.

Creechurch is now the largest Lloyd's coverholder in Canada, and all of our products are developed in-house specifically for the Canadian market. We work closely with brokers, insureds and insurers to produce the most comprehensive coverage for your clients.

NATURAL HEALTH PRODUCTS LIABILITY

Due to the Canadian government's recent introduction of regulations pertaining to the sale and handling of natural health products (NHPs), companies in the NHP sector are now subject to the same level of control and certification as traditional pharmaceuticals.

NHPs, as defined in the Natural Health Products Regulations, include vitamins and minerals, herbal remedies, homeopathic medicines, and Traditional Chinese Medicines. These products are available for self-care and self-selection, and do not require a prescription to be sold. As such, having the products go through regulatory approvals will increase consumer confidence in the safety and efficacy of NHPs.

With these Regulations in place, we have broadened our focus under this class to include Canadian domiciled companies who meet, or are close to meeting, the requirements of the NHP Regulations.

Our Coverage Highlights

- Canadian or U.S. limits
- Worldwide coverage
- Coverage for Bodily Injury and Property Damage
- Full Clinical Trials coverage, including Medical Malpractice and Errors and Omissions
- Separate sub-limits for product tampering, radioactive contamination and bio-contamination coverages
- Key man insurance
- ERP option available

For more information or to download our application, visit our web site at www.creechurch.com or contact our Life Sciences Team.

SEAMLESS BROAD PROTECTION

Ensure that your clients have complete insurance protection by including **Commercial General Liability** and **Commercial Property** as part of their total insurance package. Both our CGL and Property coverages complement our Natural Health Products Liability policy and offer all the broad cover your clients need. This gives them the opportunity to place all their policies with the same insurer, eliminating gaps in coverage, claims disputes, and non-concurrent forms. Our policies are designed to fit together for seamless broad protection giving your clients the security they need and the superior service they deserve.

Insurance Protection for Directors and Officers

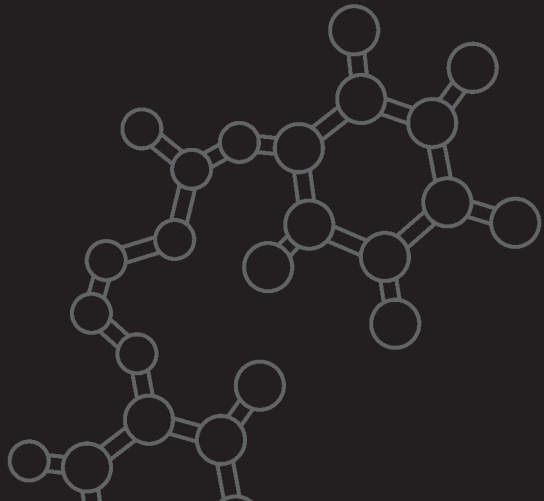
Directors and officers face increasing responsibility and scrutiny by shareholders and others in the performance of their duties and the quality of corporate governance. It is essential that your clients' company assets and the personal assets of their directors and officers are protected to ensure the long-term success of their company. Talk to our D&O Team about our specialized coverages and for a competitive quote.

THE CREECHURCH ADVANTAGE

We concentrate on specialized insurance products and strive to be the best at what we do. Through our experience insuring niche clientele, we have built up extensive underwriting knowledge and offer expertise and focus not found at the larger insurers. We understand the unique business risks your clients face and are committed to keeping abreast of trends, including changes in government regulations and the legal system, to ensure that everyone's interests are protected.

We pride ourselves with the exceptional service that we provide to our brokers. Our strong underwriting team and support staff work closely together to offer timely service without compromising its quality. Our solid reputation for issuing policies both quickly and accurately, as well as providing ongoing support to our brokers, emphasizes our commitment to customer service.

Our claims process ensures that your clients' claims are thoroughly evaluated and are resolved both promptly and fairly. We handle our claims independently, allowing us to carefully select teams of skilled experienced professionals to ensure that your clients get the best possible protection. After all, your clients purchase insurance to protect themselves and we are there to honour that promise.



ARE YOUR CLIENTS PROTECTED?

Ask Creechurch for a competitive quote today
and get the service you deserve.

- Information Technology Liability
- TEKPAC and TEKPAC*Plus* IT Packages
- Life Sciences Liability
- Natural Health Products Liability
- BIOPAC Healthcare Package
- Directors and Officers Liability
- Employment Practices Liability
- Miscellaneous Errors and Omissions
- Medical Malpractice Liability
- Engineers Liability
- Commercial General Liability
- Umbrella Liability
- Commercial Property

To find out more, give us a call or
visit our web site at www.creechurch.com.

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