

Health and Beauty Industry

The Health and Beauty Industry faces unique risks – particularly in the realm of product liability. New cosmetic labeling requirements highlight the need for increased attention to risk – and its management. Managing and insuring such risks can directly impact your business' ability to develop new distribution channels, product lines and geographic expansion.

When it comes to dealing with these forms of risk - there's no substitute for experienced consultative insight and imagination. Enter HUNTERS.

HUNTERS understands the demands of the health and beauty industry – from start-up to mature expansion - and can help you build and maintain the optimal risk and insurance program.

Your challenges could include:

- Research and development
- Product Liability – Broad Form Vendor cover for major retailers
- Claims - incident management procedures
- Geographic expansion - USA – Risk/Reward – Insurance
- Document Management and Retention Programs
- “Word Control” and Label Creation
- Controlling Contract liability exposures
- Product Line Expansion – Risk/Reward – Insurance
- Claims Made vs Occurrence Insurance
- Network Security
- Directors & Officers Liability – board comfort management

-Cost of Risk – Reduction / Containment

Cost of Risk = Premiums + Deductibles + Administration + Un-insured losses
Our Clients know that the true measure of value in an insurance plan isn't simply lower-negotiated rates at renewal time, but how well it supports your business objectives — your profitability — year after year.

Insurance Program Design

A well-designed plan is more than a portfolio of coverages. It's a custom set of built-in, sustaining risk strategies and solutions – driven towards reducing and containing your overall cost of risk.

Contract Analysis

HUNTERS regularly provides analysis of contracts between manufacturers, their suppliers and customers, focusing particularly on the risk transfer components within "hold harmless" and indemnity clauses.

Service & Information Management

HUNTERS maintains systems to efficiently track and communicate with multi-location accounts. For clients with incident frequency, our claims management and tracking systems offer maximum flexibility to generate decision-enabling reports.

Our streamlined documentation procedures to ensure prompt delivery of accurate policies, endorsements, premium allocations, invoices and certificates of insurance. HUNTERS offers competitive financing options enabling our Clients to control their cash flow.

Claims Service

If you are a HUNTERS Client, you can expect us to coach you and advocate your interests through the claims process to achieve satisfactory resolution without delay. We are ready when you need us the most. For emergencies, we make ourselves available 24 hours a day, 7 days a week.

Call Jennifer Sterzai at 416.323.9300 – Jennifer.sterzai@hunterscorners.com

