

# Poms & Associates



DIETARY SUPPLEMENTS

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Dietary supplements must be **FORMULATED** for efficacy and potency. So too must product liability insurance be carefully designed to provide supplement companies with maximum protection. The experts at Poms & Associates have the remedy for your company's liability program.

**FORMULATED**

# DIETARY SUPPLEMENTS

## Potent & Effective Liability Insurance

**Poms & Associates is the supplement industry's pain reliever, sleep aid and problem solver all in one, easy-to-take package.**

Product liability insurance designed for the dietary supplement industry is as different from ordinary product liability as Lycopene is from Ginkgo Biloba. That's why more and more supplement makers and distributors are turning to Poms & Associates.

After all, not every broker has our ability to understand the challenges of the industry well enough to recommend the appropriate and most cost-effective solution for each individual client.

### EXTRA-STRENGTH EXPERIENCE

Poms' experience with the supplement industry is second to none. We enjoy long-term relationships with the limited number of carriers that offer insurance to the industry. We help clients maximize their coverage and still save on costs.

Poms & Associates excels in areas of liability insurance specific to the supplement industry's many unique needs. For example, retailers are able to set their own requirements and limits when carrying supplements. Poms knows what many of these top retailers require and we pass that valuable knowledge on to our clients.

Supplement manufacturers and distributors also need to be fully aware of the many ingredient exclusions that each insurance company attaches to their own policies. Each carrier sets their own ingredient exclusions, so these lists are in constant flux. Poms & Associates regularly reviews these ever-changing lists to determine the potential effects they may have on our supplement industry clients.

Poms also has an impressive record of successfully negotiating our client's ingredients off a particular carrier's exclusion list. That's an important ability to remember when choosing an insurance broker.

### COMPETITIVE QUOTES

Because we operate as objective, expert advocates for our clients, we have a uniquely proven ability to make insurance companies compete for your business in the critical areas of price and service. We realize that the prohibitive costs of Product Liability insurance are of paramount importance to our clients in the Supplement industry. That's why we keep the most up-to-the-minute data on which insurance markets are able to provide you with the best coverage at the best cost.

### WE DO WHAT HELPS YOU

Not every broker does their homework like Poms & Associates does. Unlike brokers with only one or two clients in the dietary supplement industry, Poms & Associates has the depth of knowledge that can only come from extensive experience and practical application of that experience in solving a wide variety of clients' individual needs. We thoroughly understand the critical importance of staying on top of industry issues. We do whatever it takes to educate ourselves on all things related to the industry, including regular attendance at trade shows and key industry networking events.

At Poms & Associates what we do best is focus on giving you peace of mind. That lets you focus on what you do best – investing your time and resources to make high quality, beneficial dietary supplements.

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## PEOPLE (& INSURANCE PRODUCTS) YOU CAN COUNT ON

Along with providing clients with exceptional Product Liability insurance services, Poms & Associates also excels at placing and servicing other commercial insurance including Property, Umbrella, Automobile, Directors & Officers, Employment Practices Liability, as well as an impressive range of attractive, yet cost-effective Employee Benefits products. Our uniquely experienced team of insurance experts and educators routinely provide innovative and unexpected solutions to our rapidly growing roster of satisfied clients.

Above all else, Poms & Associates is committed to a belief that knowledge is the best insurance. By acting not only as your insurance broker, but also as an educator, we can help you achieve a level of self-administration that is more effective and efficient and one that helps you grow. Our singular goal is to give you the knowledge of an industry leader as well as an inventory of products and services to limit your exposures and increase your opportunities.

## In-Depth Industry Knowledge, Understanding & Solutions

When it comes to an in-depth understanding of the dietary supplement industry, Greg Doherty is Poms & Associates' mega-multi vitamin of knowledge, experience and reliability. Greg has been helping the supplement industry thrive for years. It's why he's considered by many to be the recognized authority in product liability coverage.

In fact, if you're in the supplement industry and want to be sure that your company has the best possible liability program at a reasonable cost, simply take two multi-vitamins and call **Greg Doherty** in the morning at **[800] 578.8802**.

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**Poms & Associates**

*Insurance Brokers, Inc.*



**We think** IN, AROUND **and** OUTSIDE **the box.**

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