ACE *Express* Umbrella℠
Cosmetics, Perfumes and Toiletries Manufacturing Guideline

Use SIC Code: **2844 Perfumes, Cosmetics, and Other Toilet Preparations**	Acceptable Answer & Instructions
1. Does the applicant manufacture or distribute any pharmaceuticals, over-the-counter drugs, nutraceuticals or dietary supplements? Pharmaceutical or nutraceutical products include but are not limited to: § Ethical drugs or prescription drugs or medicines; § Over the counter drugs or medicines; § Dietary supplements; § Phytochemicals or functional foods; § Vitamins; § Minerals § Herbs or other botanicals; § Amino acids; § Enzymes; § Organ tissues; § Glandulars; § Metabolites; or § Other products developed, manufactured or marketed for their health promoting, disease preventing or medicinal properties.	☐ YES ☒ NO
2. Does the applicant conduct any clinical trials?	☐ YES ☒ NO
3. Are there any products manufactured by the applicant that do not have quality control specifications?	☐ YES ☒ NO
4. Are there any products manufactured by the applicant, under contract, where they do not require the customer to sign off the on the product specifications and ensure that the customer is providing their own product quality control?	☐ YES ☒ NO
5. Has the applicant ever been investigated or cited by a government entity for product quality or process control violations?	☐ YES ☒ NO
6. Are there any products manufactured that do not have warning labels that comply with government rules and regulations and have not been reviewed by a qualified attorney?	☐ YES ☒ NO
7. Has the applicant ever had a recall event?	☐ YES ☒ NO
8. What percentage of the applicant's raw material or product components are directly imported by them from outside the United States?	<75%
9. Does the applicant, have any material or components directly imported that do not have written procedure to ensure their quality?	☐ YES ☒ NO
10. Are there any raw material suppliers where the applicant does not impose strict quality control standards?	☐ YES ☒ NO
11. Does the applicant manufacture any electrical appliances including but not limited to hair dryers, curling irons, electrical trimmers or razors etc.?	If "YES", please use the applications and guidelines for Electric Housewares and Fans and include the additional SIC code as applicable.

12. Does the applicant have any retail sales or locations?	If "YES", please use the applications and guidelines for Cosmetics, Perfume and Toiletries Retail and include the additional SIC code as applicable.
13. Does the applicant have any spa or healthcare facilities?	If "YES", please use the applications and guidelines for Spas or Healthcare facilities and include the additional SIC code as applicable.
14. Does the applicant have any railroad sidetrack on the premises?	☐ YES ☒ NO
15. Does the applicant have any locations with underground storage tanks? If "YES", is the applicant seeking insurance coverage with ACE TankSafe℠ (www.acetanksafe.com)?	If "YES", and you would like a quote please send a request to Submissions@NewMarketsAgency.com
16. Does the applicant have any employees who work or sell products overseas, or that have locations outside the USA? If "YES", is the applicant seeking foreign casualty coverage with ACE International Advantage® (www.aceadvantage.com)?	If "YES", and you would like a quote please send a request your local Underwriter.

Remarks (Attach additional remarks, if more space is required):