



ACE Express UmbrellaSM
Cosmetics, Perfumes and Toiletries Wholesale
Guideline

Use SIC Code: 5122 Drugs, Drug Proprieties, and Druggists' Sundries	Acceptable Answer & Instructions
<p>1. Does the applicant distribute any pharmaceuticals, over-the-counter drugs, nutraceuticals or dietary supplements?</p> <p>Pharmaceutical or nutraceutical products include but are not limited to:</p> <ul style="list-style-type: none"> § 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. 	<p><input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p>
<p>2. Does the applicant conduct any manufacturing?</p>	<p><input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p>
<p>3. Does the applicant distribute any products under their own label?</p>	<p>If "YES", please use the applications and guidelines for Cosmetics, Perfume and Toiletries Mfg. and include the additional SIC code as applicable.</p>
<p>4. Does the applicant import and distribute any electrical appliances including but not limited to hair dryers, curling irons, electrical trimmers or razors etc.?</p>	<p>If "YES", please use the applications and guidelines for Electric Housewares and Fans and include the additional SIC code as applicable.</p>
<p>5. Does the applicant have any retail sales or locations?</p>	<p>If "YES", please use the applications and guidelines for Cosmetics, Perfume and Toiletries Retail and include the additional SIC code as applicable.</p>
<p>6. Does the applicant have any spa or healthcare facilities?</p>	<p>If "YES", please use the applications and guidelines for Spas or Healthcare facilities and include the additional SIC code as applicable.</p>
<p>7. What percentage of the applicant's products imported from outside the USA?</p>	<p><40%</p>
<p>8. Does the applicant have any railroad sidetrack on the premises?</p>	<p><input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p>



ACE Express UmbrellaSM
Cosmetics, Perfumes and Toiletries Wholesale
Guideline

9. 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):