



**ACE Express Umbrella<sup>SM</sup>**  
**Cosmetics, Perfumes and Toiletries Wholesale**  
**Guideline**

Use SIC Code: <a href="#">5122 Drugs, Drug Proprietarys, and Druggists' Sundries</a>	Acceptable Answer & Instructions
<p>Does the applicant manufacture or 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"> <li>§ Any but not limited to products developed, manufactured or marketed as listed in Appendix A.</li> <li>§ Ethical drugs or prescription drugs or medicines;</li> <li>§ Over the counter drugs or medicines;</li> <li>§ Dietary supplements;</li> <li>§ Phytochemicals or functional foods;</li> <li>§ Vitamins;</li> <li>§ Minerals</li> <li>§ Herbs or other botanicals;</li> <li>§ Amino acids;</li> <li>§ Enzymes;</li> <li>§ Organ tissues;</li> <li>§ Glandulars;</li> <li>§ Metabolites; or</li> <li>§ Other products developed, manufactured or marketed for their health promoting, disease preventing or medicinal properties.</li> </ul>	<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>&lt;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>



<p>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<sup>®</sup>?</p>	<p>If "YES", and you would like a quote, please select the link below, then go to "Products and Services". Find your local Underwriter and you may send them your submission.  <a href="http://www.aceadvantage.com">www.aceadvantage.com</a></p>
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**Remarks (Attach additional remarks, if more space is required):**

<b>Appendix A (Applies to Question 1)</b>			
Please check if the applicant's business operation includes any of the following:			<input type="checkbox"/> None below
<input type="checkbox"/> Androsteredione	<input type="checkbox"/> Gamma Hydroxybutyric Acid	<input type="checkbox"/> Phenylpropanolamine (PPA)	
<input type="checkbox"/> Animal derived products	<input type="checkbox"/> Germander	<input type="checkbox"/> Prohibited Medical Devices/Products	
<input type="checkbox"/> Aristolichic Acid	<input type="checkbox"/> Germanium	<input type="checkbox"/> Psychotropic products	
<input type="checkbox"/> Breast implants	<input type="checkbox"/> Indinavire	<input type="checkbox"/> Spinal devices	
<input type="checkbox"/> Butanediol	<input type="checkbox"/> IUD devices	<input type="checkbox"/> St. John's Wort	
<input type="checkbox"/> Chaparral	<input type="checkbox"/> Jin Bu Huan	<input type="checkbox"/> Stephania or Magnolia	
<input type="checkbox"/> Chomper	<input type="checkbox"/> Known Mutagens	<input type="checkbox"/> Thimerosal	
<input type="checkbox"/> Comfrey	<input type="checkbox"/> Known Teratogens	<input type="checkbox"/> Tiractricol	
<input type="checkbox"/> Creatine	<input type="checkbox"/> Latex gloves	<input type="checkbox"/> Trix Metabolic Accelerator	
<input type="checkbox"/> Dehydroepiandrosterone	<input type="checkbox"/> L-tryptophan	<input type="checkbox"/> Vaccines	
<input type="checkbox"/> Dieter's Tea	<input type="checkbox"/> Melatonin	<input type="checkbox"/> Weight reduction products	
<input type="checkbox"/> Diethylstilbestrol	<input type="checkbox"/> Oral contraceptives	<input type="checkbox"/> Willow Bark	
<input type="checkbox"/> Ephedrine	<input type="checkbox"/> Pedicle screws	<input type="checkbox"/> Yohimbe	
<input type="checkbox"/> Estazolam	<input type="checkbox"/> Phentermine		
<input type="checkbox"/> Gamma Butyrolactone	<input type="checkbox"/> Phenylalanine		