

LIFE SCIENCE

TARGET CLASSES

- Device or Pharmaceutical Development
- Contract Research and Development
- Pre-Clinical Testing
- Analytical Laboratory
- Medical Device
- Natural Health Product
- Pharmaceutical Development and Quality Control
- Consultant (Chemical, Scientific, Clinical)
- Cosmetics Manufacturer, Distributor and Retailer
- Contract Research Organization
- Clinical Trial Managers & Sponsors
- Scientific Lab Equipment
- Contract Manufacturing Companies
- Pre-Revenues R&D
- Pre clinical Research and development
- Biotechnology companies
- Academic Research Institutions

PRODUCTS OFFERED

Life Science Liability

- Medical Products & Professional Liability Coverage
- Products Liability (Claims-Made Basis)
- Premises Liability (Occurrence Basis)
- Domestic and US / Foreign Clinical Trial Coverage
- Mitigation Expenses
- Product Recall Expense Reimbursement (Class 1)
- Worldwide Coverage
- Biocontamination Coverage
- Extended Pollution Coverage
- Barcode Coverage
- Product Tampering Extension
- Professional Liability
 - up to \$15,000,000 limit
 - Minimum Deductible: \$2,500
- Medical Products Liability
 - up to \$20,000,000 limit
- General Liability
 - up to \$20,000,000 limit
 - Minimum Deductible: \$1,000

D&O

- Side A, B and C
 - up to \$5,000,000 limit
- Employment Practices
 - up to \$5,000,000 limit
- Fiduciary Liability
 - up to \$5,000,000 limit
- Employee Crime
 - up to \$2,000,000 limit
- Additional Side A Limit
- Extensions: Investigation Costs, Occupational Health & Safety, Extradition Costs, Third-Party EPL, Wage and Hour

Available Options

- Primary or Excess Limits
- Policy Written in Canadian or US Currency
- Multi-year Policies Available

More Packaged Coverage Available

- Cyber
- Legal Expense
- Property