



Package+ Life Science

Overview

Package+ Life Science is a comprehensive solution that insures businesses against their exposures at every stage of their development and operations. From research & development, clinical trials through to product sales and professional services.

Core Appetite:

Our market-leading package covers an extensive range of products, with an extremely low number of exclusions.

- Medical Devices
- Pharmaceutical
- Biotech
- Research & Development
- Clinical Trials
- Nutraceuticals

Typical type and size of client:

- UK or EU-domiciled companies with domestic or global operations
- Single or multiple locations

Standard Covers:

- Property Damage
- Business Interruption
- Money
- Goods in Transit
- Terrorism
- Employers Liability
- Public Liability
- Product Liability
- Pollution Liability

Distinctive Coverage:

Our **Package+ Life Science** offers distinctive coverages that address the unique, complex and ever-evolving threats that Life Science businesses face today:

- Computer Breakdown
- Legal Expenses
- Employee Fidelity
- Cancellation of Event
- Abduction and Extortion
- Clinical Trials
- Machinery Breakdown
- Professional Indemnity
- Confiscation and Deprivation
- Medical Professional Liability
- R&D Property
- R&D Expenditure
- R&D Income
- Flexible Loss Limits
- Change in Controlled Environment
- Condemnation of Undamaged Stock
- Failure to Meet Specifications
- Overseas Terrorism



Added Value Services:

We also provide market leading dedicated support with:

- Business Continuity Planning Reviews and Business Impact Analysis
- Practical Risk Management to aid loss prevention and reduce risk
- Rehabilitation services to support employees returning to work, and a pre-claim intervention service
- On-site consultations to identify potential liability exposures
- IOSH Training and Certification
- CPD Accredited Conferences and Training Material
- 24/7 Help Line for guidance and support

Key Benefits:

Underwriting expertise

Our team of experienced, specialist underwriters will work with you and the client to provide a tailored solution that ensures all specific risks are covered.

Multinational capability

We write business for global operations in local language policies with consistent, compliant cover for multiple jurisdictions.

Financial strength

We consistently receive high ratings from AM Best and Standard & Poor's that proves our ability to deliver on our claims commitment.

Market Leader for Claims Service Satisfaction

Top ranked for claims service voted by claims brokers in the 2017 Gracechurch Full Review. We also earned the 'Gracechurch Outstanding Quality Marque Claims Service' that's noted for speed of service, certainty and personal relationship building.



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