

# ICB Group

Your Healthcare and Life Science Insurance Experts





# The right product at the right price

Having the right insurance is a fundamental requirement of any business, but the dynamic nature of the Life Science and Bio-Tech industry means it is exposed to a broad range of tangible and intangible risks above and beyond the norm. Therefore, finding the right insurance partner is a critical to this sector.

In such a diverse industry it is crucial that your insurance broker not only understands your broader regulatory commitments, but has the knowledge and experience to correctly appraise risk exposures which are unique to your business and deliver an innovative cover solution.

We have developed a specialist team of professionals with 10 years experience in this sector, who will work with you to understand the unique requirements of your business. This, coupled with our strong insurer relationships ensures that we design the ideal insurance programme to cover the wide ranging operational risks you face.

Risk areas of importance to the industry include:

- Business Plans and Technology
- Key People
- Risk Management
- Due Diligence

Primary insurance covers include:

- Property Damage & Business Interruption
- Research and Development facilities, stock deterioration and malicious damage
- Product, Employers & Public Liabilities
- Clinical trials
- Professional Indemnity
- Business Travel
- Kidnap & Ransom
- Directors & Officers
- Employment Practices Liability
- Intellectual Property





## Your Life Science and Bio-Tech Insurance Experts

### Risk Management

Our risk management team can work with you identifying ways in which to improve your risk management and steer you towards lower insurance premiums in future years, as well as advising you on health and safety issues. We will help you through the legal maze and use insurance to transfer risk leaving you free to do what you do best – run your business.

### Claims Mangement

We know that things do go wrong and that you will face claims at some point. We aim to make the process as pain-free as possible with our specialist claims unit.

Our dedicated team will save time and money by having your operation running at full capacity again in the shortest possible time.

### Life Science and Bio-Tech solutions:

- Specialist knowledge
- Innovative approach
- Dedicated team
- Access to specialist markets
- Risk management services including health and safety



“ For us insurance is all about compliance and the widest cover available. ICB Group demonstrate a knowledge and understanding that gives us complete confidence that the specialist risks we face are taken care of. The ancillary services they offer are also extremely high quality and show a commitment to support our organisation.

Neil Butt PhD  
Business Development Director, Antitope Ltd

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