



# LIFE SCIENCE

## TARGET CLASSES

- Device or Pharmaceutical Development
- Contract Research and Development
- Pre-clinical testing
- Analytical Laboratories
- Medical Devices
- Natural Health Products
- Pharmaceutical development and Quality control testing
- Consultants (Chemical, scientific, clinical)
- Cosmetics Manufacturers, Distributors and Retailers
- Contract Research Organizations
- Clinical Trial Managers
- Scientific Lab Equipment

## 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 \$5,000,000 limit
- Medical Products Liability  
– up to \$10,000,000 limit
- General Liability  
– up to \$10,000,000 limit
- Minimum Deductible: \$1,000
- Minimum Premium: \$2,500

### 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 cost, occupational health & safety, extradition costs and reputational damage

### Available Options:

- Primary or Excess Limits
- Policy written in Canadian or US Currency

### More Packaged Coverage Available:

- Cyber
- Legal Expense
- Property