

Life Science Combined

Specialist Commercial Combined



For UK businesses in life sciences, cosmetics, vitamins and food supplements, and their supporting industries.

A specialist insurance solution offering comprehensive cover across 15 sections, including public and products liability, professional indemnity, clinical trials, research and development, and cyber risks, designed to meet the complex and evolving needs of these sectors.

Target markets

- Medical devices (Class I, IIa, IIb and III)
- Medicines (Prescription Only, Pharmacy, General Sale List)
- MedTech
- Biotechnology
- Assistive technology
- Prosthetists / Orthotists
- Site Management Organisation (SMO)
- Regulatory / Compliance consultancy
- Software (Medical device)
- Contract Manufacturing Organisation (CMO)
- Contract Research Organisation (CRO)
- Product design services
- Service engineer
- Software engineer
- Laboratories
- Wholesale of pharmaceuticals and related goods
- Cosmetics / Cosmetic devices
- Perfumes and fragrances
- Herbal remedies
- Homeopathic remedies
- Vitamins, minerals and food supplements
- Medical food

Cover

- Public and Products Liability (including efficacy)
- Professional Liability (including products liability financial loss, medical malpractice and intellectual property rights)
- Clinical Trials Liability
- Directors and Officers Liability
- Entity Defence
- Employers' Liability
- Employment Law Protection
- Property Damage
- Business Interruption
- Money and Personal Assault
- Damage to Portable Property
- Fidelity
- Cyber and Data Risks
- Transit
- Legal Expenses

Our risk appetite for the life science sector is broad and all risks are underwritten by our team of expert underwriters. We understand the complex nature of these risks, which is why our team is available to support with your risk placement should you have any queries.

Target	Will Consider	Polite Decline
– Medical devices (Class I, IIa, IIb, III) – Medicines (Prescription Only, Pharmacy, General Sale List) – MedTech – Biotechnology – Assistive technology – Prosthetists / Orthotists – Site Management Organisation (SMO) – Regulatory / Compliance consultancy – Software (Medical device) – Contract Manufacturing Organisation (CMO) – Contract Research Organisation (CRO) – Product design services – Service engineer – Software engineer – Laboratories – Wholesale of pharmaceuticals and related goods – Cosmetics / Cosmetic devices – Perfumes and fragrances – Herbal remedies – Homeopathic remedies – Vitamins, minerals and food supplements – Medical food	– Weight loss drugs – Global clinical trials – Non-UK liability (other than workers' compensation) – Infusion pumps – Vaccines – Implanted silicone liquid or gel products	– Metal-on-metal implants – Surgical mesh – Permanent contraception devices – Opiates in North America – Non-UK-domiciled property

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Policyholder benefits

Policyholders also have access to additional services to help them navigate everyday challenges:

- ✓ Intellectual property rights review service
- ✓ Incentives and reliefs tax consultancy
- ✓ PR crisis management
- ✓ Confidentiality terms review
- ✓ Debt recovery service
- ✓ Contract review service
- ✓ Business and legal helpline
- ✓ Contractor tax consultancy
- ✓ Tax and VAT helpline
- ✓ Business Hub
- ✓ Business continuity, resilience and compliance services
- ✓ Risk assessments, safety audits and fire risk reviews
- ✓ Health and safety policies and procedures
- ✓ Staff training and inductions
- ✓ Accident and incident investigation
- ✓ Cyber training lite
- ✓ Specialist cyber training
- ✓ Cyber knowledge hub
- ✓ Cyber risk management toolkit
- ✓ Cyber incident response service (24/7)

Depending on the exact details of cover, policyholders can opt in for complimentary access or add required services for an additional cost. Please see the policy documentation for full details and how to access benefits.

To find out more about these services, visit:
uk.markel.com/services



Ways to trade

We remain committed to serving our brokers with exceptional service in the way they want to be serviced, and we know a quick decision is vital.

If you're a Markel partner broker, quotations for this product can be accessed via:

New business underwriting team
MarkelUKFinancialLines@markel.com
0345 351 2600

Renewals
life.sciences@markel.com

More information

For further information about this solution, visit: uk.markel.com/lifescience or speak to your local [Markel representative](#)

All information accurate at the time of production January 2026.

This document is not a policy document and contains only general descriptions. Policyholders must refer to the actual policy issued for the binding terms, conditions and exclusions of cover.

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