Consider the following scenarios. How would your insurance respond?

- You recall a product, and your current products liability insurer non-renews your claims-made coverage. Even if you purchase “tail” coverage, will you have insurance protection for future injuries associated with the recall?
- Several batches of your drug are found to be contaminated, and you cannot recover all of it. Will your insurance protect against injuries that occur years later from the unrecovered products?
- A serious injury occurs in one of your trials, but no claim is made against you. Do you need to report this situation to your insurer?
- A hazardous biological agent is accidentally released in your lab and causes damage to other tenants. Does your insurance address this type of incident?
- You receive a sudden infusion of funding that enables you to conduct a human clinical trial on your product. Will your insurance automatically respond to this trial in the middle of the policy term?

These scenarios involve dynamic, complex risks that are inherent to your business. Fortunately, Chubb’s redesigned general liability insurance solutions can help you face them.

TRIGGERS TAKE COMPLEXITY IN STRIDE

Chubb’s Extended General Liability for Life Sciences includes enhanced triggers that address complex situations, including how future claims will be handled. Chubb’s policy automatically addresses claims with common elements through language contained in the insuring agreement. The new triggers address the handling of claims for the following scenarios:

- **Future Injury/Same Person.** Brings the claims for related injuries to the same person back to the policy period when the first of such claims was made.¹
- **Future Injury/Same Occurrence.** Brings the claims for injuries resulting from the same occurrence back to the policy period when the first of such claims was made.²
- **Future Injury/Reported Circumstance.** Brings claims correlating to a circumstance back to the policy period when the circumstance was first reported.³ “Circumstance” is now defined in the policy.

OTHER TIMELY SOLUTIONS

In addition to these enhanced triggers, our industry-leading general liability insurance protection features:

- **Claims-made trigger.** Our policy applies to claims that are made during the policy term, regardless of when the claim is reported to us.
• **Broadened extended reporting periods.** The basic extended reporting period lasts up to five years with respect to claims resulting from circumstances reported during the policy period. In addition, you have the option to purchase an extension of that reporting period for an unlimited time.

• **Time element pollution insurance.** You gain insurance protection for pollution exposures such as biological agents and nuclear or radioactive materials – risks rarely addressed in standard general liability contracts.

• **“Blanket” human clinical trial insurance protection.** We have removed limitations associated with the type of product or population involved in your human clinical trials.

• **Human clinical trial medical expenses included.** Emergency medical expenses are covered for bodily injury in connection with human clinical trials, including trial-related athletic activities.

• **“Blanket” additional insured.** Additional insured status is now granted automatically where required by contract, making it easier for you to do business with certain partners.

• **Separate premises/operations and products-completed operations per occurrence limits** are built into Chubb’s “hybrid” form (with a premises/operations occurrence trigger and a products-completed operations claims made trigger). These separate limits facilitate the building of separate excess towers of insurance.

• **Dynamic schedules** for selected endorsements translate into tailoring to fit your customer’s needs.

• **Product withdrawal expense insurance** that responds to first-party expenses associated with product withdrawals, such as recall communications, product retrieval and disposal.

• **Customized errors and omissions insurance** tailored for life sciences companies’ specific needs.

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**Chubb Life Sciences Insurance Solutions Are Designed for:**

- Pharmaceuticals
- Biotechnology firms
- Medical device manufacturers
- Contract manufacturers of medical products
- Healthcare information technology firms
- Analytical laboratories
- Clinical research organizations

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1 Chubb removes the “end of policy period” restriction for injury or damage to the same individual if the injury or damage is considered a change, continuation, or resumption (CCR) of a prior injury or damage.

2 Chubb removes the “end of policy period” restriction for injury or damage to multiple claimants caused by a single occurrence that gave rise to a claim during the policy period.

3 Chubb removes the “end of policy period” restriction for injury or damage correlating with a reported circumstance.

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**LEARN MORE**

To learn more about how you can benefit from Chubb’s Customarq for Life Sciences insurance, contact your agent or broker today.