

CHUBB®

BiAlps® Western Switzerland
Life Sciences Cluster

Extended insurance coverages for Life Sciences companies

Chubb is a proud member of BioAlps since 2020



Life Science Clinical trials

Medical and biotechnology research and development continues at great pace with the overall aim of bringing life-changing products to market as efficiently and safely as possible.



Changes in regulations and requirements by government regulators and ethics committees make the development of a medicinal product more challenging than ever.

At Chubb we know that clinical trials can be complex, so we can tailor insurance solutions which best suit the type of trial programme and the client’s needs, in a timely and compliant manner: ranging from single clinical trials to the large multinational trial programmes.

Insurance solutions for

Single clinical trials	Multi-national clinical trials	Indigenous and multinational multiple trial programs
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Appetite

- All phases (I, II, III and IV)
- All types of patients (including pregnant women and children)
- All types of disease
- All types of pharmaceutical and biotech
- Drugs and medical devices (including implantable devices and vaccines)

Coverage

- Liability for injury to a research subject
- No fault compensation and claims made policies, where permitted
- Standard extended reporting periods included in the quote and additional periods can be added if requested
- Policy to cover whole trial duration, where permitted
- Personal Accident on the way to and from the trial

Extended insurance coverages for Life Sciences companies

Chubb understands the diverse and challenging market environment for companies in the life science sector.

Chubb insures against the specific risks faced by these companies, which range from startups to multinationals, using flexible and customised insurance solutions on a national and international level.

Chubb already insures many leading life science companies in Switzerland and knows the various challenges of this innovative and complex industry segment.

Why do life science companies need special insurance?

Rapid technological progress creates new opportunities, but also harbours new risks. In addition, many life science companies are active around the world and thus require insurance protection that can adequately insure against challenging national and international risks (including in the US), taking into account country-specific regulations.

Scope of insurance

We create customised insurance solutions in line with the needs and risk situation of our customers:

- Accident & Health
- Cyber insurance
- Directors' and officers' liability
- General and product liability
- Worldwide shipments of goods insured

- Coverage extended to
 - additional costs
 - consequential & pure financial losses
 - delays
- Possibility to include temperature losses
- Professional indemnity
- Speciality offering in Property:
 - Condemnation (Confiscation) of undamaged property
 - Change in Controlled environment
 - Contamination Incident (without radioactive contamination)
 - Scientific Animals and Growing Crops

Appetite

- We insure almost every life sciences risk with the very few exceptions of:
 - Medical Malpractice (MedMal); hospital's and doctor's liability
 - Blood and tissue banks
 - Special products such as implants for cosmetics purposes, surgical mesh, opioids

We can even provide solutions for companies acting as Authorized Representative.

Who we are

Chubb is a **world leader in insurance** with a market capitalization of \$131.4 billion.*

- Insurance is our only business
- Exceptional financial strength, managing risk conservatively in both underwriting and investing
- Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE:CB) and is a component of the S&P 500 index
- Local support, global expertise
- Core operating insurance companies are rated “AA” for financial strength by S&P and “A++” by AM Best

Chubb is **well balanced** by product and customer:

- A global leader in traditional and specialty P&C coverage for businesses of all sizes
- The largest commercial lines insurer in the U.S. and one of the largest financial lines writers globally
- The leading personal lines insurer for America’s successful individuals and families and a large personal lines provider globally
- A global leader in personal accident and supplemental health insurance
- A P&C reinsurer
- An international life insurer focused on Asia

\$65.9 bn**



gross written premiums

45,000



employees worldwide

54



countries and territories

*At June 30, 2026, Source: S&P Global Market Intelligence

**YTD 2025 gross premiums written

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