

Liability insurance for Life Science companies

An insurance solution for Life Science companies providing services and coverages developed by Life Science insurance experts for the unique needs of the Life Science industry.

Life Science businesses operate in an evolving, complex and highly regulated industry where the cause of a future claim could be occurring right now but the company may not be aware of this for months or even years. Chubb aims to give Life Science businesses more certainty about how claims will be addressed by providing a unique combination of policy covers and services to meet bespoke needs.

Our **Liability insurance** for Life Science companies offers the following local and multinational coverages



Employers
Liability



Public / Products
and Services
Liability



Errors
and Omissions



Human
Clinical Trials



Legal
Expenses

Why do Life Science companies choose Chubb?



Dedicated underwriters to the Life Science sector



Flexible policy offering that can be tailored to client needs



Award winning claims handling



Multinational capabilities



Only Insurer with dedicated Risk Engineering Specialists to the Life Science Industry



Over 40 years experience writing Life Science risks



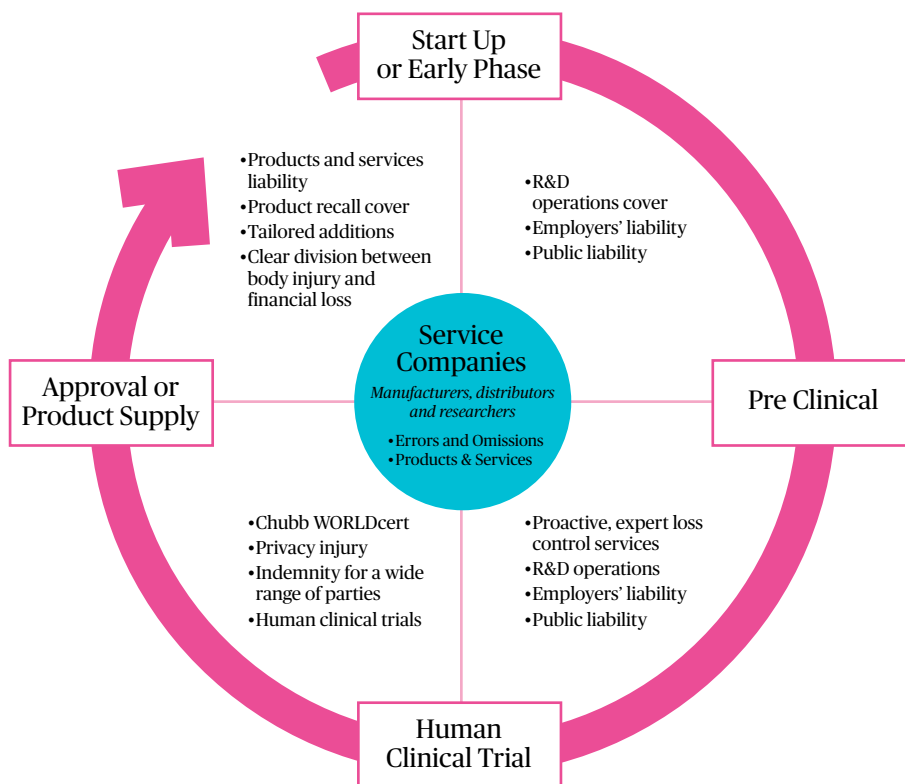
Immediate clinical trial certificates issuance in 25 countries and within 10 days for another 30 countries through WORLDCert.

Flexible cover that grows with your company

Whether a biotech, medical device or service organisation - Life Science companies will benefit from our core approach:

- No basis of contract clause, warranties or conditions precedent
- Contractual liability-based policy
- Claims made basis

As a company expands, policies can adapt with flexible covers tailored to its needs and relevant to the risks faced. The diagram highlights some of the key covers that we offer at various stages of a company's product development process.



Why Chubb?



Industry Expertise

Expertise is critical not only for underwriting, but also for managing the entire insurance process. A specialty Life Sciences risk engineer can provide guidance on informed consent wording, biohazard employee safety and proper vivarium or spoilage controls.



Tailored Insurance

Not all insurance policies are the same. Standard industry policies may exclude critical exposures, either because they weren't designed for the unique needs of the company or to offer a more competitive price. Chubb provides specifically policies to help ensure a business has the most appropriate insurance protection.



Global Reach

We understand that many companies seek growth overseas, however, we know this can bring a multitude of new and complex risks. To support these businesses Chubb offers a bespoke Multinational Insurance programme which is tailored to meet the needs of clients operating around the globe and in challenging markets.



Claims Service

At Chubb, we have a dedicated Life Sciences claims unit, staffed with specialists who only handle Life Sciences claims. Our experience in managing complex claims allows us to provide our Insureds with the most effective support in selecting the right experts and defending the cases locally and abroad.



Risk Engineering

Chubb goes beyond simply providing insurance; we work with you to help mitigate risks. Our dedicated Life Science Risk Engineering specialists may assist in identifying exposures. We can benchmark risk management controls against peer group companies and recommend innovative solutions to help mitigate risks.

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