

Medical devices

Our medical device product is designed for the pace and precision of the life science industry. From breakthrough research and development to complex commercialised products, we protect customers at the forefront of innovation so they can move forward with confidence. Whether its development missteps or end-user bodily injury, our comprehensive cover is designed to safeguard every stage from concept through to commercialisation.



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At a glance

Public and products liability

Protects against legal expenses and compensation for bodily injury or property damages claims arising from your business operations, or from the use or implantation of a product.

Manufacturers errors & omissions

Our manufacturer's professional provides coverage for third-party financial loss due to the products failure to perform its intended function or the products failure to perform due to an error in the manufacturing process (human or technology).

Technology errors & omissions

Supports the supply, development, installation, and maintenance of technology in medical diagnostics and therapeutics. Includes coverage for software as/in a medical device.

Cyber

Tailored to address cyber exposures, including damages from unintentional breaches of confidential data. Covers risks for device manufacturers, distributors, and software creators. Includes extortion protection for ransomware and covers fines and penalties.

Property damage and business interruption

All-risks coverage for premises, fixtures, fittings, contents, and stock, and some balance sheet protection available via our broad business interruption coverage.

Clinical trials

Protects against costs and expenses from injury to research subjects, from pilot studies through postmarketing.

What we consider

Companies importing, manufacturing, distributing or leasing the following: Laboratory equipment manufacturers, software as a medical device, tangible products, tangible, invasive and non-invasive implantable and non-implantable devices.

What we ordinarily decline

Breast implants, contraceptive devices, devices containing DEHP or lead, fall detection pendants and necklaces, hip and knee joint replacement kits and components, implantable silicone, inferior vena cava filters, infusion devices (except on an excess basis), mesh (other than used in dental surgery), narcotic or alcohol detection kits, nebulisers and pressure regulators for medical gas.

Limits and minimum premiums

Maximum products liability

Claims made	£10m
Occurrence	£7m

Maximum professional liability

Named services	£10m
Technology E&O	£10m
Manufacturers E&O	£5m

Cyber	£5m
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Property damage and business interruption	£10m (per location)
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