

## Research & development

Our research and development product is designed for the pace and precision of the life science industry. From breakthrough research 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 use or ingestion of a life science product.

### Professional liability

Covers the costs associated with an unintentional breach of contract, negligent act or omission including bodily injury from the provision of research services.

### Technology errors & omissions

Cover can be extended to cover errors and omission arising out of the provision of technology services, such as Al-enabled drug discovery, trial management software, and medical imaging.

### Clinical trials

Our policy covers compensation for research subject injury during trials, in line with statutory requirements of the clinical trial territory, plus the ancillary defence costs.

### 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.

### Cyber and privacy

Covers damages from unintentional data breaches, personal data exposure, and financial loss from system compromise.

### Worldwide jurisdiction

Our policy provides worldwide jurisdiction as standard.

### What we like

Clinical research organisations, clinical trials, companies involved in life science research & development, consultants providing scientific/regulatory services, contract manufacturers of clinical trial materials, contract research organisations/associates, drug development, equipment manufacturers, laboratory equipment manufacturers, medical device development, medical writing services, non life science research, pre-clinical and analytical testing services, research and development related to cannabis and psychedelics, scientific and medical testing laboratories, site management organisations, software applications used for scientific research.

### What we ordinarily decline

Testing on primates and logistic services.

### Limits and minimum premiums

Maximum products and services liability	\$10m
General liability	\$15m
Named services	\$15m
Technology E&O	\$15m
Cyber	\$10m
Property damage and business interruption	\$10m (per location)