

Life science

Our life science product not only contains an all-encompassing research and development package, it also provides coverage for a wide range of medical device complexities companies may face. Our comprehensive policy provides protection from development faults through to medical device risks such as injury to a user.



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At a glance

Commercial general liability

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

Product recall

As standard, we cover recall costs from specified governmental -enforced recalls, however, cover can be extended to include voluntary recalls. Customers purchasing the extended cover will benefit from access to pre-event and post event consultation.

Professional liability

Covers costs from unintentional breach of contract, negligence, or or bodily injury or property damage arising from services, including healthcare services.

Technology errors & omissions

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

Cyber and privacy

Tailored coverage for data breaches, system damage, business interruption, extortion, ransomware, and wire transfer fraud.

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. All-risks coverage for premises, fixtures, contents, and stock, including spoilage of perishable life science stock.

Products we consider

Companies importing, manufacturing, distributing or leasing the following: Tangible products, tangible, invasive and non-invasive implantable and non-implantable devices, software as a medical device, laboratory equipment manufacturers, contract manufacturer of clinical trial materials and contract manufacturers of R&D materials.

What we ordinarily decline

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

Limits and minimum premiums

Maximum products liability

Claims made	\$15m
Occurrence	\$7m

Maximum professional liability

Manufacturers E&O	\$5m
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General liability limit	\$15m
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Product recall limit	\$1m
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Cyber and privacy	\$5m
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