



Customer Focused. Expert Knowledge. Integrity.

Property & Casualty Package for Life Sciences Entities

Product Fact Sheet

Driven by ongoing development and innovation, the Life Sciences industry is one of the most dynamic business segments. Where regulatory changes must evolve at a pace to match the new products constantly coming to the market. Backed by over 15 years of Life Sciences specialization, our underwriting team is dedicated to staying on top of industry developments and we will help you and your clients secure the coverage that is right for them, whether they are a start-up or an established company.

Our target classes of business:

- Clinical Research Organisations
- Contract Manufacturers
- Manufacturing, Distribution, and Sale of:
 - Biologics and Biotechnology
 - Cosmetics
 - Medical Devices
 - Pharmaceuticals
 - Nutraceuticals and Supplements
 - Vitamins and Minerals
 - Veterinary Pharmaceuticals
- Pharmaceutical and Regulatory Consultants
- Research and Development
- Site-Management Organisations
- Testing Laboratories

Please contact us if your Life Sciences risk does not fit into one of these categories – we may still be able to help.

Coverages available:

- Accidental Product Contamination Recall
- Biocontamination Coverage
- Barcode Coverage
- Commercial General Liability, including Bodily Injury, Personal and Advertising Injury, Property Damage, Tenant’s Legal Liability, Non-Owned Automobile, Employee Benefits Errors & Omissions
- Equipment Breakdown (available on select risks within Life Sciences)
- Errors and Omissions
- Government Instructed Product Recall
- Incidental Medical Malpractice
- Products Errors and Omissions (Financial Loss)
- Product Liability
- Product Tampering
- Property and Crime (available on select risks within Life Sciences)

Liability Coverage highlights:

- \$10,000,000 available limits (higher limits available on select risks within Life Sciences)
- Ability to write worldwide cover, including U.S. sales
- Defense Costs in addition (except Government Instructed Product Recall, Accidental Product Contamination Recall, Errors and Omissions and Products Errors and Omissions (Financial Loss))
- Loss Mitigation Cost Extension available
- Market-leading SIGNAL Underwriting manuscript wording tailored for Life Sciences entities
- Overseas Personal Liability Extension
- Reputational Damage Costs Extension available
- Research and Development Restoration Costs Extension available
- Vendors Extension
- Underwritten by Certain Lloyd’s Underwriters



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UNDERWRITING



Property & Crime Coverage highlights:

- \$4,000,000 available per location (for best in class)
- All-Risk Coverage
- Broad list of Extensions of Coverage
- Customized Wording for Life Sciences Segment
- Replacement Cost
- Research Specimens Extension
- Stated Amount-Waiver of Co-Insurance (with signed Statement of Values on File)

What sets SIGNAL Underwriting apart:

- Broad appetite
- Customer focused on broker partners and insureds
- In-house underwriting authority
- Our Underwriters are here to help you with any of your Life Sciences industry-related questions
- Over 15 years of Life Sciences broking and underwriting experience
- Secured Lloyd's of London Coverholder status within first year of operation
- SIGNAL Underwriting Inc. only represents London and domestic security with a minimum rating of A- (AM Best rating) for this product
- Claims handled by Canadian Third-Party Adjuster experienced with Life Sciences entities
- 17.5% Retail broker commission on this product

Other associated products available from SIGNAL Underwriting:

- Private and Public Directors & Officers Liability for Life Sciences Entities
- Standalone Clinical Trial Liability
- Product Recall

For further details or to submit a risk for review please contact:

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SIGNAL Underwriting Inc. is a Canadian, independently owned boutique Managing General Agent that brings unequaled value to our three customers:

- **Tailored insurance coverage** and products for individual insureds
- **Support and industry knowledge** for our broker partners
- **Expert underwriting** for our insurance carriers

SIGNAL Underwriting Inc.:

- Focuses on products where **we hold the underwriting authority**
- Serves **specialized areas** of the commercial insurance market
- Offers **customized products** for each industry segment
- Brings over **20 years** of broking and underwriting experience

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