

Life Sciences

Target Classes:

- Pharmaceuticals & Biotech Products:
 - ◆ OTC, RX, Generic RX
 - ◆ Medical Devices/Products:
 - ◆ All Classes I-III
 - ◆ Disposable & Non-Disposable
 - ◆ Invasive & Non-Invasive
 - ◆ Diagnostic Imaging Equipment
 - ◆ Monitoring Devices
 - ◆ Surgical & Hospital Equipment
 - ◆ Implantable Medical Devices
 - ◆ Sterilization Equipment
 - ◆ Biologics (Animal & Human)
 - ◆ Tissue and Cell Banks
 - ◆ Vaccines
- Nutraceuticals:
 - ◆ Supplements: OTC Vitamin & Mineral, High Protein & Muscle Building
 - ◆ Energy or Nutritional Drinks & Bars
 - ◆ Herbal Products
 - ◆ "Bedroom" Enhancement Products
 - ◆ Organic Oils & Additives
 - ◆ Bulk Ingredient Importers
- Human Clinical Trials:
 - ◆ All Phases I-IV
 - ◆ Medical Device Testing
 - ◆ Drug Trials

Available Coverages:

- Products Liability, General Liability and Professional Liability
- \$5 million primary limits available
- Unsupported Excess available
- Claims Made & Reported
- Prior Acts Available
- Vendor's Coverage

Target Risk Size:

- Small to Medium Sized Risks, Average Premium \$20,000
- Policy Deductibles starting at \$1,000

Minimum Premium:

- \$5,000

Coverage Features:

- Coverage for Medical Directors and Review Board available
- Premises General Liability Coverage Options
- Buybacks on Excluded Substances often Available

Other Comments:

- **Prohibited Risks:** Spinal Devices, Ephedra, Birth Control, Foreign Clinical Trials

Contact Us Today!

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