

Life Sciences Appetite

QBE understands the range of risks faced by healthcare organizations and life science innovators on their journey to provide quality healthcare to save and sustain lives. The constantly evolving landscape of medicine and patient care requires underwriters who are equipped to insure these emerging risks. Our seasoned team combines specialized, healthcare-focused underwriting, claims and actuarial talent, enabling us to develop solutions specifically tailored to the unique needs of medical product providers.

QBE offers coverage tailored to the life sciences industry. These include Products Completed Operations Liability, Clinical Trial Liability, Errors & Omissions (E&O), General Liability, and Healthcare Professional Liability. All coverages are available under a modular form. Surplus lines policies are available for risks in all 50 states and the District of Columbia. This is not an exhaustive list. Additional classes will be considered upon request.

Classifications	
Manufacturers and distributors of:	
Animal health - drug, medical device, vaccines, feed supplements	●
API providers, dose packagers	⦿
Biotechnology firms - vaccines, allergenic, monoclonal antibodies for in-vivo use tissues	⦿
Branded pharmaceuticals	⦿
Clinical research organizations	⦿
Clinical trials	●
Cosmetics	⦿
Dental - autoclaves/sterilization equipment	⦿
Dental - braces and aligners	●
Dental - diagnostic imaging/x-rays	●
Dental - implants and resins	●
Dental - lighting	●
Dental - surgical tools and instruments	●
Durable medical equipment	●
General hospital - drug delivery systems, syringes and specialty needles, general disposables	●
Generic pharmaceuticals	⦿
Hormones	⦿
In vitro diagnostic products - instruments, reagents, systems	●
Medical devices - invasive/non-invasive	●
Medical devices - operating room supplies	●
Medical devices - surgical tools	●
Mobile dental equipment	●
Nutraceuticals	⦿
Orphan drugs	●
Personal care - body washes/shampoo, skin care and feminine care products	⦿
Personal care - oral care	●
Site management organizations	⦿
Specialty pharmaceuticals	●
Weight loss/weight gain products	⦿

Key ● Strong Appetite ⦿ Selective Appetite



Account targets

- Preclinical through commercial products
- US domiciled risks
- Minimum Policy Premium \$10K
- Average Premium \$50K



Out of appetite

- Medical or recreational cannabis
- Breast implants
- Opioids



Policy enhancements

- Claims-made coverage on a primary or excess basis
- True worldwide coverage for multi-national risks
- Bodily injury, property damage, and medical monitoring expenses are included in the base form
- Blanket additional insureds
- Batch coverage
- Limits up to \$10M available
- First party product withdrawal for Class 1 Recalls
- ERP options available
- Blanket clinical trial coverage available
- Self-insured retentions or deductible options available
- Punitive damages coverage where allowed by law
- Clinical Trial Medical Expense Reimbursement sublimit available

Meet the Team

For more information or to send submissions, please contact:



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