

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.



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

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

Key ● Strong Appetite ○ Selective Appetite

Meet the Team

For more information or to send submissions, please contact:



Lisa McCormack

VP, Underwriting Leader -
Life Sciences
lisa.mccormack@qbe.com
212.497.9658



Lauren Hulbert

Senior Underwriter
lauren.hulbert@qbe.com
212.497.9658



John Livatino

SVP, Head of Healthcare
Liability
john.livatino@qbe.com
847.721.1005



Tanya Springman

VP, Healthcare Liability Claims
tanya.springman@qbe.com
646.453.2202

QBE North America

55 Water Street
New York, NY 10041
212.422.1212
qbe.com/us



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