

Life Sciences Appetite

Safeguard innovation with confidence. QBE's Life Sciences coverage is designed for companies bringing groundbreaking medical products, devices, and technologies to market, protecting against the unique risks of research, development, and distribution. From clinical trials to product launch, this specialized insurance helps shield your business from costly claims, so you can focus on advancing science and improving lives without disruption.

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	●	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



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

For more information or to send submission, please reach out to our Healthcare Liability team:



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