

# Life Sciences Appetite

QBE's Healthcare Liability team understands the range of complex risks faced by healthcare organizations in their journey to provide quality healthcare. 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 Products Completed Operations, Clinical Trial Liability, Errors & Omissions (E&O), General Liability and Professional Liability coverages for the following classifications. 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. QBE offers coverage features that are tailored to the life sciences industry.

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

Key ● Strong Appetite ⦿ Selective Appetite



## Account targets

- Preclinical through commercial products
- US domiciled risks
- Minimum Policy Premium \$10K
- Average Premium \$75K



## Out of appetite

- Weight loss/weight gain products
- 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
- 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

## Meet the Team

For more information or to send submissions, please contact:



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