



Value added benefits

A Life Science Combined policy from Markel includes benefits specifically designed to support the needs of businesses in the life science sector and comes with carefully selected additional services as standard.

Our suite of value-add has been hand-picked to meet the specific pain-points faced by those operating within the life science industry.


	Support to grow, fund & protect ideas	Business advice & support	Running a safe, resilient business
Intellectual property rights review service	✓	✓	
Incentives and reliefs tax consultancy	✓	✓	
PR crisis management	✓	✓	
Confidentiality terms review	✓	✓	
Debt recovery service	✓	✓	
Contract review service	✓	✓	
Business and legal helpline		✓	✓
Contractor tax consultancy		✓	✓
Tax & VAT helpline		✓	✓
Business Hub		✓	✓
Business continuity, resilience and compliance services			✓
Risk assessments, safety audits & fire risk reviews			✓
Health & safety policies & procedures			✓
Staff training & inductions			✓
Accident & incident investigation			✓
Cyber training lite			✓
Specialist cyber training			✓
Cyber knowledge hub			✓
Cyber risk management toolkit			✓
Cyber incident response service (24/7)			✓


Life Science Combined, and beyond


Value added benefits included with a Life Science Combined policy


For more information on how policyholders can unlock their benefits, please see the Life Science Combined Customer onboarding and benefits activation fact sheet for further detail.


Support to grow, fund, and protect your ideas


 **Intellectual property rights review service**
Access legal and technical expertise to secure, document, and protect intellectual property, reducing risk to funding, exclusivity, and future value. Policyholders are entitled to one complimentary IP capture and review per contract duration.

 **Incentives and reliefs tax consultancy**
A free consultation with specialists to identify funding and relief opportunities, with preferential rates to develop your strategy. Policyholders have access to a one-hour complimentary consultation; pay as you go thereafter.


 **PR crisis management**
Expert support to manage communications after a cyber event, protecting brand and reputation. Access to PR crisis management is included in a Markel Life Science Combined policy at no additional charge (claims-activated service).


 **Confidentiality terms review**
Guidance to create clear confidentiality terms, safeguarding sensitive assets when working with staff, partners, or suppliers. Policyholders have access to a two-hour complimentary review; pay as you go thereafter.


 **Debt recovery service**
Full support from demand letters to court proceedings, helping recover outstanding debts efficiently. Access to the debt recovery service is included in a Markel Life Science Combined policy at no additional charge.


 **Contract review service**
Legal review of commercial contracts to ensure agreements provide strong contractual and financial protection. Policyholders have access to one complimentary contract review per contract term; pay as you go thereafter.

Business advice and support

 **Business and legal helpline**
24/7 access to solicitors for employment and business law matters, providing guidance and avoiding costly legal fees. Access to the business and legal helpline is included in a Markel Life Science Combined policy at no additional charge.

 **Contractor tax consultancy**
Expert advice on employment status and IR35, helping you manage subcontractor arrangements and attract top talent. Policyholders have access to a one-hour complimentary consultation; pay as you go thereafter.

 **Tax and VAT helpline**
Access to in-house experts for complex tax and VAT guidance, ensuring compliance and informed decisions. Access to the tax and VAT helpline is included in a Markel Life Science Combined policy at no additional charge.

 **Business Hub**
Online access to over 900 DIY contracts, policies, forms, and templates covering health and safety, trading, cyber, and data – saving time and reducing legal costs. Access to the Business Hub is included in a Markel Life Science Combined policy at no additional charge.

Running a safe, resilient business

Business continuity, resilience, and compliance services

Support to maintain operations during IT failures, staffing issues, or power outages, minimising downtime and maintaining confidence. Policyholders have access to preferential rates for pay as you go services.

Risk assessments, safety audits, and fire risk reviews

Identify and address safety risks to meet HSE, COSHH, biosafety, and fire safety regulations. Policyholders have access to preferential rates for pay as you go services.

Health and safety policies and procedures

Bespoke guidance to create clear policies that reduce errors, improve compliance, and protect staff. Policyholders have access to preferential rates for pay as you go services.

Staff training and inductions

On-site or virtual training covering PPE, fire safety, manual handling, and mental health to build a safer workforce. Policyholders have access to preferential rates for pay as you go services.

Accident and incident investigation

Investigate incidents and near misses to prevent recurrence, meet reporting duties, and demonstrate responsible risk management. Policyholders have access to pay as you go services.

Cyber training lite

Online training on ransomware, phishing, and email compromise to build awareness and resilience. Access to cyber training lite is included in a Markel Life Science Combined policy at no additional charge.

Specialist cyber training

Discounts on specialist platforms with tracking and accreditation to upskill employees efficiently. Policyholders have access to preferential rates for pay as you go services.

Cyber knowledge hub

Access whitepapers, webinars, and threat intelligence to stay informed on emerging cyber risks. Access to the cyber knowledge hub is included in a Markel Life Science Combined policy at no additional charge.

Cyber risk management toolkit

Tools and self-assessments to proactively reduce cyber risk exposure. Access to the cyber risk management toolkit is included in a Markel Life Science Combined policy at no additional charge.

Cyber incident response service (24/7)

Round-the-clock access to specialists to respond quickly to breaches, minimising financial, operational, and reputational impact. Access to the cyber incident response service is included in a Markel Life Science Combined policy at no additional charge (claims-activated service).

All information accurate at the time of production December 2025.

Disclaimers: Please always refer to your policy documents for full details of services, exclusions, terms and limits of your customised cover. In some cases there will also be minimum revenue. Cover availability will vary depending on the country. Sanctioned territories are excluded in all policies.

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More information

For further information about this solution, visit: uk.markel.com/lifescience or speak to your local [Markel representative](#)

