



**We provide comprehensive worldwide coverage for Life Science companies across a broad range of risks, leveraging our Lloyd's licences and extensive global network.**

We recognise the unique requirements of the Life Sciences sector and provide customised package solutions designed to support every stage of the business journey.

Our genuine in-house underwriting specialism means we can provide industry-specific insights and solutions that help clients to navigate risk effectively.

Building on our commitment to excellence, we have specific Life Science claims resource to ensure our clients benefit from top-tier support and expertise when they need it most.

### Target markets

- Pharmaceuticals
- Nutraceuticals
- Medical devices
- Cosmetics
- Research and development companies
- Contract research organisations
- Laboratory exposures
- Biotechnology companies

### Capacity

- GBP 25M
- CAD 35M
- EUR 35M
- USD 35M
- AUD 50M

### Coverage

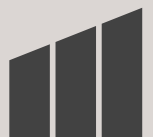
- Public liability
- Products liability
- Errors and omissions liability
- No fault compensation for human clinical trials
- Legal liability for human clinical trials

### Sub limited coverage

- Medical malpractice extension
- Product recall
- Pure financial loss
- Cyber

### Exclusions

- Market standard exclusions
- Specified drug exclusion list
- Specified nutraceutical exclusion list
- Specified disease exclusion list



### Distribution

Our policy is distributed via brokers through open market (direct and facultative reinsurance) and binders, and on a primary and excess of loss basis.

### Locations

Our policy is distributed worldwide.

### Wordings

We use Markel wordings and follow form for excess of loss placements.


### Stamps

We use Syndicate 3000, MIICL, MISE and LBS.

### Europe

We cover EEA and non-EEA risks.

## Appetite

|                            |  Target  |  Will consider  |  Polite decline  |
|----------------------------|---|--|---|
| Primary and Excess of Loss | <ul style="list-style-type: none"> <li>– Clinical trials</li> <li>– Biotechnology</li> <li>– Medical products</li> <li>– Medical devices</li> <li>– Research and development</li> <li>– Pharmaceuticals</li> <li>– Cosmetics</li> <li>– Nutraceuticals</li> <li>– Health supplements</li> <li>– Lab exposures</li> <li>– Biotechnology companies</li> </ul> | <ul style="list-style-type: none"> <li>– Medical marijuana</li> <li>– Implantable devices</li> <li>– Sterilisation companies</li> <li>– Blood fractionation companies and blood banks</li> </ul> | <ul style="list-style-type: none"> <li>– Electronic cigarettes/vapes, tobacco products/any component parts</li> <li>– Non-products liability healthcare/hospital exposures outside of clinical trials</li> <li>– Care homes</li> <li>– Heavy invasive permanent implants</li> <li>– Aesthetic implants</li> </ul> |

## Contact

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## Confidence in claims

We see ourselves as enterprising but measured, delivering insurance solutions that are effective as well as innovative, and listening carefully and working transparently with our business partners and clients. At the heart of everything we do is an unshakeable commitment to fairness and respect. We meet client needs with confidence because we're driven by a long history of industry leadership and expertise.



Whether you are a business, organisation or individual, when the unexpected happens, we are passionate about getting you back on track.

Contact details and information about our claims service can be found here:

[markel.com/claims](https://www.markel.com/claims)