



Our Life Science offering provides comprehensive worldwide coverage for Life Science companies across a broad range of risks, leveraging our Lloyd's licenses and extensive global network. We understand the unique needs of the Life Science(s) industry and offer bespoke package solutions tailored to support all stages of the business journey.

Sitting within our International Casualty division, our Life Science offering complements our General Liability and Environmental Liability lines of business, each with a focus on fostering long-term relationships with partners and clients, ensuring they have the support they need.

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 are recruiting 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

- USD 35,000,000
- GBP 25,000,000
- EUR 35,000,000
- AUD 50,000,000
- CAD 35,000,000

Exclusions

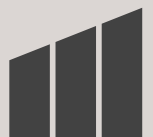
- Market standard exclusions
- Specified drug exclusion list
- Specified nutraceutical exclusion list
- Specified disease exclusion list

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



Distribution

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

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, organization, 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:

www.markel.com/claims