

# Life Sciences

## Zurich U.S. Middle Market

### Primary Products Liability



#### Global footprint, local presence, tailored coverage

Whether you're operating domestically or overseas, Zurich has the global footprint and life sciences expertise to understand your unique risks and deliver a holistic, tailored solution.

#### Primary Products Liability Coverages

- Products-completed operations
- Errors and omissions
- Professional services liability
- Human clinical trials

#### Tailored primary products liability coverages

- Prospective batching
- Circumstance reporting by insured or carrier
- SERP is claims made during extended reporting period
- Event trigger wording
- Extended reporting periods for specific exposures available
- Mitigation expense sublimits for Class 2 recalls
- Product withdrawal expense cover for Class 1 recalls
- Unscheduled clinical trials approach as default
- World-wide territory built into the form
- Notice of circumstance provides automatic 5-year SERP
- Unapproved product exclusion, but no off-label exclusion
- Broad list of automatic additional insureds
- Health services exclusion applies only to those with direct patient touch

#### Other Coverage Solutions

- Property
- General Liability (Prem/Ops)
- Auto
- Workers' Compensation
- Umbrella
- Excess Product Liability
- International coverages
- Marine

#### Why Zurich

- Dedicated, experienced life sciences underwriters
- Consultative approach
- Broad appetite
- Financial strength<sup>1</sup>
- Coverages designed for life sciences companies
- Global footprint with local offices
- Life sciences Risk Engineering specialists

1. Financial strength based on A.M. Best rating of A+/stable

#### Zurich

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