

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

Zurich

1299 Zurich Way, Schaumburg, IL 60196-1056
800 982-5964 www.zurichna.com

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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 strength¹
- 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

For questions or additional information on Zurich Life Science coverages and services, contact your underwriter or Territory Leader.

