

# Life Sciences Benefits & Features

Berkley Canada offers a comprehensive array of products liability, premises operations, clinical trial and errors and omissions coverage – all in one policy – and easily tailored to meet the unique needs of life science companies. Whether your life science client is in the preclinical stage or a Fortune 1000 company with numerous products on the market, Berkley Canada responds to traditional liability concerns as well as emerging issues of increasing importance to life science companies of all sizes. Some of the unique features are outlined below.

| Features  | Benefits   |
|---|--|
| <b>Scalable Form</b>  | Provides broad, seamless protection: no need to worry about plugging coverage gaps and satisfying different claims reporting requirements caused by purchasing multiple policies from separate insurers. Our scalable product affords you the flexibility to tailor coverage to meet the particular needs of an individual client. |
| <b>Claims Made Coverage (not Claims Made and Reported)</b>              | The policyholder is not required to report the claim by the end of the policy period. Applicable to all claims made coverages.   |
| <b>Blanket Additional Insureds (where required by written contract)</b> | No need to schedule each product sales or service contractor, clinical trial contractor, vendor or other person or entity where required by contract. Coverage is automatically provided for varying degrees of liability depending upon the activities of the additional insured and the risk assumed.                            |
| <b>Known Critical Facts Reporting</b>                                   | Removes any uncertainty as <i>specific, concrete notification criteria</i> enable policyholders to clearly identify which Products Liability circumstances to report to the company.   |
| <b>Product Withdrawal Expense</b>                                       | Broad definition of withdrawal expense includes the cost of consultants, attorneys, public relations firms, transportation, storage and disposal as the result of a Class I Recall (\$250,000 Limit).  |
| <b>Recall Exception for Implants</b>                                    | Coverage provided for bodily injury, including the medical expenses incurred, caused by the removal of implanted medical devices or transplanted tissues, organs or biological material as a result of a Class I Recall, or from a clinical trial participant where the removal is a result of a device malfunction.               |
| <b>Blanket Clinical Trials Coverage</b>                                 | Ability to provide blanket coverage with no requirement to report new clinical trials during the policy period.  |
| <b>Personal Injury included within Clinical Trial Coverage</b>          | No need to purchase separate Personal Injury Liability coverage for clinical trials.   |

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Berkley Canada is committed to providing essential business coverage over the long term. We apply our experience, industry expertise and underwriting knowledge to develop fully-featured, realistically priced protection on which our business partners and insureds can rely now and into the future.

Responsive. Creative. Secure. [BerkleyCanada.com](http://BerkleyCanada.com)



Berkley Canada is the trade name for the Canadian branch of Berkley Insurance Company. As a member company of W. R. Berkley Corporation, we provide customers with the resources and stability of a global corporation, with the outstanding customer service and underwriting authority of a local company.

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| Features   | Benefit   |
|--|---|
| <b>Abuse &amp; Molestation Coverage (in a clinical trial setting)</b>                                    | Covers bodily injury, personal injury and property damage to clinical trial participant due to sexual abuse or molestation. (\$250,000 Limit).  |
| <b>Batch Liability (Optional Coverage)</b>   | Provides the ability to channel all future claims (5 years) from a specific product back into one policy period, achieving predictability and preserving subsequent policy limits for other claims.   |
| <b>Biological Agents Liability</b>   | Covers bodily injury, property damage, and medical monitoring expense for exposure to biological agents at or which have migrated from your client's premises. Cleanup costs for biological agents that have migrated from a site are covered (\$250,000 Limit).  |
| <b>Medical Monitoring Expense</b>  | Covers medical monitoring expense in the absence of physical injury, sickness or disease from exposure to products that are subject to a Class I Recall. (\$250,000 Limit)  |
| <b>Goods or Products in Your Care, Custody or Control</b>  | Protects against damage to customers' goods or products while your client is working on them or simply holding them in storage (\$250,000 Limit).   |
| <b>Data Breach Expense</b>   | Helps clients comply with privacy laws or minimize losses associated with a data breach event. Data Breach Expense covers costs for Notification, Credit Monitoring and Data Recovery, Cyber Investigation and Crisis Management, including extortion payments to prevent disclosure of protected personal information (\$250,000 Limit).                       |
| <b>Data Breach Economic Liability</b>  | Policy holders are protected when their unintentional acts, errors, or omissions result in unauthorized disclosure of protected personal information, unauthorized access or use (\$250,000 Limit).   |
| <b>Option to purchase Extended Coverage (includes a one year Supplemental Extended Reporting Period)</b> | Fills coverage gap when products remain with consumers after a recall or ban when no loss or claim has occurred. No need to purchase a separate extended reporting period. Coverage is afforded even if the loss, claim and reporting of the claim all take place during the extended coverage period.  |
| <b>Expanded Basic Extended Reporting Period (Optional E-BERP)</b>  | Under most BERP's, adverse events are not covered unless reported to the insurer prior to policy expiration. Under our E-BERP, there is no reporting requirement. A five (5) year BERP is automatically provided for adverse events occurring prior to policy expiration if properly reported to the Health Canada or other appropriate governmental authority. |

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