

Empowering  
Innovation  
with Comprehensive Coverage

# LIFE SCIENCES LIABILITY

In today's fast-paced environment, the Life Sciences sectors are at the forefront of innovation. As you push boundaries and develop cutting-edge products and services, ensure your business is protected with our tailored coverage solutions. Skyward Specialty offers solutions as dynamic as your products. Make sure you're protected.



## OUR EXCLUSIVE OFFERINGS

PRODUCTS  
COMPLETED  
OPERATIONS

ERRORS &  
OMISSIONS

MEDICAL  
PROFESSIONAL

GENERAL  
LIABILITY

HIRED/  
NON-OWNED  
AUTO

## TARGET CLASSES

- **Pharmaceutical Companies**  
Organizations involved in the research, development, manufacturing, marketing & distribution of drugs and therapies
- **Biotechnology Firms**  
Companies engaged in the research, development, manufacturing, marketing & distribution of products based on biological systems or living organisms
- **Medical Device Companies**  
Companies that research, develop, design, produce, or sell medical devices, including diagnostics, implants & monitoring equipment
- **Nutraceutical Companies**  
Businesses that create, sell, distribute, dietary supplements & functional foods aimed at improving health
- **Cosmetics Companies**  
Firms that develop, sell, distribute cosmetic products, including skincare, haircare & makeup
- **Clinical Research Organizations**  
Service providers that support the pharmaceutical & biotechnology industries by managing clinical trials & research studies
- **Site Maintenance Organizations**  
Companies that manage clinical trial sites, coordinating patient recruitment & data management
- **Healthcare Technology Companies**  
Organizations that integrate technology solutions into healthcare, including imaging systems, wearable health devices & clinical decision support systems (CDSS)
- **Software as Medical Device (SaMD) Developers**  
Firms that create software intended for medical purposes, which may include diagnostic or therapeutic functions
- **AI/ML for Healthcare**  
Companies that leverage artificial intelligence & machine learning to enhance healthcare solutions, including predictive analytics & personalized medicine

## COVERAGE HIGHLIGHTS

- NON-ADMITTED COVERAGE
- POLICY LIMITS OF LIABILITY UP TO \$5M
- AVAILABLE FOR PRIMARY, EXCESS & UNSUPPORTED EXCESS
- WORLDWIDE COVERAGE
- PRODUCT RECALL EXPENSE UP TO \$1M LIMIT
- SEXUAL MISCONDUCT & PHYSICAL ABUSE UP TO \$1M LIMIT
- EMPLOYEE BENEFITS LIABILITY
- PROP65, MITIGATION EXPENSE, REGULATORY DEFENSE AND PENALTIES EXPENSE, LEGAL DEFENSE PROCEEDINGS, HIPPA, MED PAY, MED MONITORING, DAMAGE TO RENTED PREMISES
- PRIVACY BREACH EXPENSE
- AFFIRMATIVE COVERAGE FOR PRODUCTS & SERVICES THAT UTILIZE AND INTEGRATE TECHNOLOGY & ARTIFICIAL INTELLIGENCE



## Products-Completed Operations Liability

When a company develops a groundbreaking medical device that enhances patient monitoring, a defect in the device could lead to patient injury. In such scenarios, products liability insurance protects the company against claims for damages. This protection allows companies to focus on innovation without the looming threat of financial loss from product-related lawsuits.

## Errors and Omissions Liability

Errors & Omissions liability insurance protects organizations against claims for economic damages arising from the professional services that it provides to others for a fee. In the case of an AI-powered medical device that malfunctions during critical procedures, leading to operational downtime for clients and financial loss due to halted services, this coverage ensures that organizations can address financial impacts and maintain their operations even when technology issues arise.

## Medical Professional Liability

A Clinical Research Organization (CRO) conducting clinical trials depends on researchers and healthcare professionals to safeguard patient safety and data integrity. Medical professional liability insurance protects the CRO against claims of negligence or malpractice, shielding financial assets and enabling the company to focus on advancing medical research with confidence.

## General Liability

If a guest is injured from a slip and fall at a hosted promotional event for a pharmaceutical product, general liability would provide protection. General liability provides coverage for bodily injury and property damage claims arising from business activities. This protection preserves financial interests and ensures the business can continue to thrive.

## Hired and Non-Owned Auto Liability

For businesses with employees who frequently rent vehicles for business travel or use their personal cars for company duties, hired and non-owned auto liability insurance protects the business against claims arising from accidents that occur while these vehicles are being used for work purposes. This coverage ensures that operations remain smooth and uninterrupted, even on the road.

## WHY CHOOSE US?



### Highly Specialized Expertise

We understand the unique challenges of the life sciences sectors, offering tailored solutions that fit your needs.



### Tailored Solutions

Our flexible insurance product can be adapted to accommodate the complexities of your business model.



### Dedicated Support

Experience exceptional service from our knowledge underwriting and in-house claims team, available to assist you.

## CONTACT OUR EXPERTS

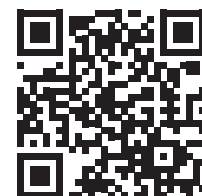
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