



Medical &
Commercial
International

Coverholder at

LLOYD'S

Pharmaceutical Liability Insurance



Pharmaceutical Liability Insurance

"Disease is the biggest money maker in our economy" John H. Tobe

Despite recent economic pressures, the global pharmaceutical industry is forecast to grow significantly over the next 5-10 years. An increasing number of niche drugs and cures are anticipated to be trialled and commercialised as a result. Alongside this evolution, litigation and liability are constantly under the spotlight with each country differing in their attitude to the pharmaceutical sector. In light of these changes it is important to partner with those who truly dedicate themselves to the industry.

What we offer

CORE CLASSES:

- Products liability ("claims made" basis)
- Public / Pollution liability ("occurrence" basis)
- Clinical Trials liability (legal liability or no fault compensation depending on territory)

SUPPLEMENTARY CLASSES (written in conjunction with core classes):

- Medical Malpractice
- Incidental Product Recall
- Incidental Professional Indemnity
- Incidental / UK Employers' Liability

PROGRAMME STRUCTURE:

- Primary or "excess of loss" layers
- Direct or facultative reinsurance

What we target

An extensive range of pharmaceutical and biotech companies including:

- Product licence holders
- Manufacturers
- Distributors/Retailers
- Contract manufacturers
- Biotechnology companies
- Research and Development entities

Sub-Sectors targeted include:

- Patented molecules
- Generic (off patent) drugs
- Final formulation medicines
- Over the counter products
- Pharmaceutical intermediates /catalysts
- Fine chemicals
- Nutraceuticals / health supplements
- Blood fractionators / filtration service providers / blood banks



The Team

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Why we're different

- Appetite for US exposures including domiciled sales and manufacturing operations
- Ability to consider US parented companies with up to \$150M of US turnover
- Led by in-house expertise – our team includes ex-professionals from the pharmaceutical industry combined with exceptional underwriting experience
- Offering the highest quality clinical trials product with the ability to offer coverage in over 100 countries in local languages (where applicable) and market leading policy periods
- Focus on longevity and depth of relationships with clients and brokers with the ability to back up formally through long term agreements (where appropriate)
- Ability to cover drugs (even on a "standalone drug basis") others may exclude through exclusion of their known issues/side effects