



# Life Sciences coverage for every stage of development.

## Life Sciences Appetite

Companies that research and develop products regulated by the Federal Drug Administration.\* This includes:

- Biotechnology
- Medical Devices
- Pharmaceutical Drugs
- Dietary Supplements
- Veterinary Products, and
- Contract service providers supporting the Life Sciences industry

\*Excludes conventional food and tobacco products

Life science customers require coverage that offers not just protection for their operations, but flexibility as their needs change and grow. With our **Select Life Sciences** and **Life Sciences Elite** options, you can create a program that helps provide coverage throughout every phase of product development — pre-clinical, clinical and commercial — even as their risks evolve.

## The Hartford Select Life Sciences™ (SLS)<sup>1</sup>

- \$10M maximum sales revenue worldwide
- 1K maximum clinical trial participants worldwide (new and ongoing trials during policy term)
- Minimum of 1 additional line of business (small business)<sup>2</sup>
- Available coverage parts:
  - » Product & Professional Services Liability
  - » Human Clinical Trials
  - » Errors & Omissions Liability
- Streamlined application and underwriting approach
- Competitive pricing and lower minimum premiums

## The Hartford Life Sciences Elite™

- Available coverage parts:
  - » Products & Professional Services Liability
  - » Human Clinical Trials Liability
  - » Errors & Omissions Liability
  - » Cyber Liability
- Unique coverage offerings and options

For more information, contact your Middle & Large Business underwriter or visit [TheHartford.com/LS](http://TheHartford.com/LS)

# The Hartford Select Life Sciences™ (SLS) Overview

## Key Product Benefits

- Helps provide critical coverage generally excluded by a Business Owner's Policy (BOP) or package policy but often needed by emerging life science companies
- Multiple coverage parts available in one policy form
- Flexible coverage limits help customers tailor solutions
- Sub-limited coverage extensions included (vary by coverage part); subject to a \$250K aggregate limit
- One hour of free legal consultation provided at no charge

## Product Specifications

- Claims Made | Defense within Limits, written on a non-admitted basis
- Limits of liability: \$1M-\$10M for Products & Professional Services Liability, Human Clinical Trials and \$1M-\$2M for Errors & Omissions Liability
- Deductible | Self-insured Retention (SIR): \$10K minimum
- Absolute Opioid and Designated Products exclusion included
- Minimum premium: \$2,500

## Two Easy Options to Get a Quote

Option 1	Option 2
<p>You can submit a request in ICON using our E&amp;S Advantage solution.</p> <ul style="list-style-type: none"><li>▶ Log in to ICON.</li><li>▶ Select "Request Quote for Excess &amp; Surplus Property and/or Liability" on the "Add a New Line of Business" screen.</li><li>▶ Complete the following on the Excess &amp; Surplus Lines Quote Request screen:<ul style="list-style-type: none"><li>» Coverage Part: select General Liability</li><li>» Effective Date</li></ul></li><li>▶ Upload <a href="#">The Hartford Select Life Sciences application</a>, company loss runs and any other required information.</li><li>▶ Additional Notes: Indicate "requesting an SLS Products Liability quote" and provide the target premium if known.</li></ul> <p>These steps will trigger a referral to AmWINS Group, our national wholesale broker. One of their underwriters will contact you directly to review.</p>	<p>If you have a valid surplus lines license you can submit a request in ICON along with the submission for the supporting line of business.<sup>3</sup></p> <ul style="list-style-type: none"><li>▶ Log in to ICON.</li><li>▶ Quote a supporting line of business (Spectrum® BOP and/or workers' compensation policy).</li><li>▶ Upload <a href="#">The Hartford Select Life Sciences application</a>, company loss runs and any other required information as an attachment within the submission for the supporting line of business submission.</li><li>▶ Click "Refer to Underwriting."</li></ul> <p>These steps will trigger a referral to your Small Business Technology &amp; Life Sciences Practice underwriter who will contact you with any questions.</p>

## Quote The Hartford for your Life Science customers today.

To learn more, contact your sales representative or underwriter.



<sup>1</sup> Accounts domiciled in New York are not eligible for coverage.

<sup>2</sup> May be either a small business workers' compensation or Spectrum® BOP. Exception: pharmaceutical manufacturing companies (SIC numbers 2833, 2834, 2835, 2836) where only a workers' compensation policy qualifies as the additional line of business.

<sup>3</sup> With this option, the Agency is responsible for determining the insured's eligibility for surplus lines insurance (via due diligence searches or other means), making all pre-sale and policy disclosures, obtaining and filing affidavits, collecting and remitting surplus lines taxes, and meeting all policy filing and stamping requirements. Your office and the producer must have valid surplus lines licenses for the insured's home state.

### About Surplus Lines Coverage

The coverage(s) identified in this general product description may be written on a surplus lines basis. Eligibility for surplus lines insurance coverage is subject to state regulations and requires the use of a surplus lines broker. Surplus lines insurance policies are generally not protected by state guaranty funds. Surplus lines coverage is underwritten by Pacific Insurance Company Ltd. (except in CT and HI) and Hartford of Illinois Insurance Company in CT and HI.

### About The Hartford Underwriting Companies

The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance companies of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas and Washington the insurance may be underwritten by Pacific Insurance Company Ltd or Hartford Fire Insurance Company.

The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at [www.TheHartford.com](#).