

*Hanover Life Sciences Advantage*

# A specialized approach to Life Sciences

Life Sciences organizations are faced with rapid advancements in technology and research, increased regulation, and demand for expanded products and services. With this dynamic industry comes complex risk, requiring specialized insurance protection.

## Dedicated Expertise at Every Level

The Hanover team understands the complex risks Life Sciences organizations face and offers expertise at every level including underwriters, claims professionals and risk management experts who work seamlessly together to provide customized solutions.

[Hanover Life Sciences Advantage](#) was especially designed to deliver insurance programs to address the many unique risks Life Sciences organizations face. Our broad appetite includes companies in four key industry segments:

- **Medical devices**, such as diagnostic, surgical, therapeutic, and monitoring devices including invasive and implantable devices

- **Digital health**, such as Healthcare IT companies and Telemedicine technologies
- **Contract research**, such as contract research organizations (CRO) and research institutes
- **Pharmaceuticals**, such as manufacturers, distributors, and contract manufacturers
- **Dietary and herbal supplements\***, such as manufacturers, distributors and contract manufacturers
- **Human clinical trials** for medical device manufacturers and pharmaceutical companies

\*Not available in all states.

| MEDICAL DEVICES  | PHARMACEUTICALS AND DIETARY SUPPLEMENTS   | RESEARCH INSTITUTES AND CLINICAL RESEARCH ORG.   |
|--|---|--|
| <ul style="list-style-type: none"> <li>• 334516—Analytical Laboratory Instrument Mfg.</li> <li>• 334517—Electromedical and Electrotherapeutic Apparatus</li> <li>• 339111—Laboratory Apparatus/Furniture Mfg.</li> <li>• 339112—Surgical and Medical Instrument and Apparatus Mfg.</li> <li>• 339113—Orthopedic, Prosthetic, and surgical Appliances/Supplies</li> <li>• 423450—Medical, Dental, Hospital Equipment and Supplies Distribution</li> </ul> | <ul style="list-style-type: none"> <li>• 325412—Pharmaceutical Preparation Mfg.</li> <li>• 325411—Medicinal Chemicals and Botanical Products Mfg.</li> <li>• 422210—Pharmaceutical and Dietary Supplement Distribution</li> </ul> | <ul style="list-style-type: none"> <li>• 541715—Commercial Physical Research</li> <li>• 325411—Noncommercial Research Organizations</li> </ul> |

## Hanover Fusion: A Multi-coverage Solution for Life Sciences

Hanover Fusion offers an innovative multi-coverage solution to protect a wide array of Life Sciences customers.

Hanover Fusion is a specialized liability product that enables organizations to customize a solution. Hanover Fusion was designed with the understanding that no Life Sciences organization is exactly alike, with the flexible coverage and limit options you need to help ensure your organization has the right coverage, including:

- Products Completed Operations
- Clinical Trials
- Errors & Omissions
- Information Security & Privacy and Personal Injury Coverage
- Media & Content
- Data Breach Expense
- Products Recall Expense\*\*
- Human Clinical Trial Medical Expense
- Regulatory Proceedings Claims Expense
- Fines and Penalties

## Providing End-to-end Protection

We offer additional coverages to help ensure your organization has complete protection, including:

- Commercial General Liability
- Property
- Workers' Compensation
- Commercial Auto
- Umbrella
- International
- Healthcare Professional Liability\*

## Risk Management and Claims Services

In a perfect world you would never have to file a claim. But in the real world you need to be prepared with effective risk prevention programs. Hanover's Risk Solutions professionals help you avoid claims by offering insightful ways to minimize your risk. Should a claim occur, our dedicated Life Sciences Claims team is ready to snap into action 24/7 with the expertise and resources you need. Our claims and risk management teams work together closely to identify ways to minimize risk and prevent future loss. We're always thinking about helping you manage risk—and [Hanover's Risk Solutions website](#) is an excellent resource for policyholders that covers issues directly relevant to Life Sciences organizations, and offers discounts for services provided by third-party services.

\* Healthcare Professional Liability available for select classes.

\*\* Product Recall expenses must be a result of a Class I recall.

## We're ready to help

Want to know more? We're ready to answer your questions and discuss how we can help life sciences organizations with comprehensive and specialized coverage. For more information, [contact us today.](#)



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