



Life Sciences

Westrope Solutions

For an Indication now, go to: Indication Worksheet

We have the carriers and more importantly, we have the relationships with life science underwriters to ensure you have the best option for your client.

Let our relationships work for you!

Example of Target Classes

Clinical Trials	Pharmaceuticals	Surgical/Laboratory Equipment
Nutraceuticals	Medical Devices	Disposable – Latex Gloves
Dietary Supplements	Invasive/Implantable	Biologics – Tissues/Blood
Energy Drinks	Devices	Components/Vaccines
Ingredient Suppliers		Start up Companies

Risk Size

- Small to large size companies
- Start up and mature organizations
- General, products and professional liability
- Excess/Umbrella programs – lead and excess
- Premiums starting at \$5,000
- Deductibles starting at \$1,000

Coverages

- Claims made and occurrence forms available
- Primary limits up to \$10 million
- Buybacks on ingredients
- Review boards and Directors coverage
- Sales/Contractors coverage
- Product recall

Recent Accounts:

Class of risk	Product/Coverage Features	Premium
Male Enhancement Supplement	General Liability including Products	187,000
Sleep Monitoring Device	Coverage for Human and Veterinary use	50,000
Diagnostic Test Developer	Products – Defense outside the limits of liability	7,700
Herb Manufacturer	3/3 Primary with coverage for Yohimbe & Willow Bark	55,000
Pharmaceutical Developer	Multiple Clinical Trials – Participant Med Pay	32,500
DNA Manufacturer	GL including internet cyber coverage	50,000
Powder for Latex gloves	Vendor Coverage	12,500
Contract Manufacturer	Implantable Products – 10MM Products only	180,000
Multi-Vitamin Wholesaler	\$5MM/\$5MM primary limits/buyback on ingredients	8,000
Energy Drink	Product Recall – Expenses & Product Replacement	22,500
Saliva Test	Low deductible/World wide coverage	5,000
Weight Loss Product	High excess limits 10MM* & 25MM x Primary	*30,000

Explore all your options – Call your Westrope Broker or Sandie Mullen, Life Science Practice Leader: 816-412-7556 – smullen@westrope.com

Westrope, combining medical expertise with practical insurance knowledge.

PROPERTY | CASUALTY | EXECUTIVE & PROF LIABILITY | BINDING AUTHORITY | LIFE SCIENCES
WORKERS' COMP | HEALTHCARE | CONSTRUCTION | TRANSPORTATION | CLAIMS | AGRIBUSINESS

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