

# Multinational Life Sciences Insurance

Leveraging the power of Berkley, we offer a comprehensive commercial solution with global capabilities through our integrated international network.

Feature descriptions are summaries for discussion purposes only and do not modify any policy. Coverage is determined by the policy terms, conditions, and exclusions as issued and applicable law.

# Global Insurance Solutions

We offer tailored multinational insurance solutions to meet the global needs of life sciences companies. Whether exporting products, conducting international clinical trials, or managing operations overseas, our integrated global insurance program provides comprehensive coverage through local admitted policies, complemented by a controlled master policy. We can issue local admitted Products Liability policies in 50 countries and Human Clinical Trial admitted policies in more than 50 countries.

Supported by an extensive global network of owned operations, network partners, and a Lloyd's Coverholder arrangement, we deliver the specialized coverage life sciences businesses need to thrive internationally.

### Product Resources

- Multinational Capabilities - Clinical Trials
- LS Prime® Feature: Political Risk Insurance

### Applications

If you are a Berkley Life Sciences appointed agency, please email BerkleyLS@BerkleyLS.com to obtain a copy of our applications.

## LS Prime® - Life Science Liability

LS Prime® (Non-Admitted) and LS Prime® Advantage (Admitted), our innovative general liability insurance products, are designed to protect companies doing business around the globe. These comprehensive and specialized solutions provide worldwide protection. Learn more about our Products Liability coverage.

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## LS Prime® Property and Liability Coverage

We offer a global solution to protect you when you take your business beyond the borders of the United States. You may have owned or occupied office locations, property in transit, or property at a vendor location. Berkley Life Science can develop an insurance program that may include:

- Locally placed property and public liability policies to meet compulsory or contractual obligations.
- Dependent Property Business Income coverage, for when your business is reliant on the uninterrupted operations of another.
- Protection for your property while at another entity's location.

Our Property and Public Liability coverages can be tailored for your needs and may include:

- Contingent Employers Liability Coverage

- Employees Liability coverage in the UK and Ireland
- Tenants and Neighbors Liability
- Coinsurance Deficiency
- Currency Devaluation
- Tax Liability
- Political Risk Coverage

The Master Policy issued through Berkley Life Sciences can provide primary protection for foreign exposures, or in the case when local policies are placed, sit above them to provide Difference in Conditions and Difference in Limits protection. The Master Policy may also be customized to provide protection when traveling internationally.

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## Foreign Clinical Trials —

Conducting clinical trials is a critical precursor to marketing a product — whether it involves obtaining approval for the sale of a new product or selling an existing product in a new territory.

Before conducting clinical trials, a life sciences company must first obtain the approval of local ethics committees. This approval process includes a review of insurance documentation to ensure the involved parties are protected financially. In fact, many jurisdictions require specific insurance provisions by law or have local language requirements. Sometimes ethics committees go beyond those requirements. Berkley Life Sciences is able to quote and issue local admitted policies in more than 40 countries around the world, on a standalone basis or as part of a Controlled Master Program.

Coupling a deep expertise in the life sciences industry with an extensive global reach provided by Lloyd's, network partners and Berkley operations, we are able to meet the service demands of executing foreign clinical trial insurance.

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## Global Personnel Protection —

Global Personal Protection combines Foreign Voluntary Workers Compensation with Medical and Travel Assistance Services for employees working or traveling outside their home country. Coverage includes 24-hour employee assistance services, emergency medical evacuation, and repatriation expenses. The coverage limits are $1,000,000 per accident, per each employee policy limit.

Additional available coverages include:

- International Contingent Auto provides worldwide auto liability coverage (excluding U.S. and Puerto Rico) as well as physical damage coverage for hired or non-owned autos. The auto liability limit is $1,000,000.
- Kidnap/Ransom Expense indemnifies the insured for ransom and additional expenses related to a covered event while a covered person travels outside their permanent residence country. Covered persons include the employee's spouse and dependent children. The expense limits are $50,000.

- Accidental Death and Dismemberment (AD&D) offers 24-hour protection for employees traveling abroad on business for a covered event. Covered persons include the employee's spouse and dependent children. The coverage territory is worldwide (excluding the United States, Puerto Rico, and Canada). The coverage limit is $50,000.

## Contact Us

Ready for an insurance solution that is comprehensively tailored to your client's life sciences business by life sciences insurance specialists? Let's get started.

## Elite Defense Network Helpline

Exclusive to policyholders, our Elite Defense Network offers a free helpline that provides two hours of industry-specific legal, non claim-related advice focused on business.

## International Capabilities Map

View a map of our international capabilities.