

# LIFE SCIENCES

Liability protection for products/completed operations, errors and omissions, and clinical trials

Our experienced, specialized underwriters and insightful analytical tools provide expert risk management solutions for the life sciences industry.

## ELIGIBLE RISK CLASSES

- Clinical trials
- Specialty pharmaceuticals
- Generic pharmaceuticals
- Biotechnology
- Medical device manufacturers
- Contract research organizations
- Site management organizations

## ADDITIONAL CONSIDERATIONS

- Self-insured retention options available
- Market competitive minimum premiums per million dollars of coverage

## LIMITS

- \$15 million available for both primary and excess

## COVERAGE FEATURES

- Claims-made coverage on a primary or follow form excess basis
- Defense costs apply within the limits of liability and the deductible/retention
- Blanket clinical trial coverage available
- Affirmative coverage for punitive damages with most favorable venue language
- Blanket additional insured coverage where required by contract or agreement is available
- Worldwide coverage territory options available
- Distributors, medical sales consultants, scientific advisory boards, clinical trial contractors, clinical investigators, and site management organizations insured where the coverage is required to be provided by written contract or agreement
- Good Samaritan coverage

## COVERAGE OPTIONS

- Products/completed operations
- Clinical trials
- Errors and omissions
- Commercial general liability

## CONTACT ONE OF OUR LIFE SCIENCES EXPERTS

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Submissions can be sent to: [submissions@tdcspecialty.com](mailto:submissions@tdcspecialty.com)



## TDC SPECIALTY

**During a time of challenging dynamics in the healthcare industry, we are a trusted resource for our customers and the brokers who represent them.**

TDC Specialty serves as the Excess & Surplus (E&S) lines specialist within TDC Group, focused on providing specialty insurance capabilities and related services to the rapidly evolving healthcare industry. Our products are distributed through approved wholesale and selected retail brokers. We are committed to ease of doing business, service innovation, and conducting business in a straightforward, honest, and thorough manner.

### COVERAGES AVAILABLE FOR HEALTHCARE-RELATED RISKS:

- Professional Liability for hospitals, long term care facilities, non-hospital medical facilities, and specified non-standard physicians and physician groups (general and employee benefit liability coverage components may also be offered)
- Products Liability for life sciences organizations
- Errors and Omissions coverage for managed care organizations
- Management Liability for a broad array of healthcare industry risks

### UNMATCHED CLAIMS SUPPORT

Our experienced claims staff sets us apart with not only their commitment to rigorous claim file handling, but constant and ongoing attention to the rapidly changing healthcare and legislative environments.

We provide:

- Enhanced support for those experiencing a claim, so they can stay focused on delivering quality care
- A national panel of experts and the industry's top defense attorneys
- Individual attention and knowledge of the local legal environment

### TDC GROUP: A STRONG, PROACTIVE INSURANCE PARTNER

TDC Group is the preeminent organization for service to healthcare as the nation's largest physician-owned provider of insurance, risk management, and healthcare practice improvement solutions. Serving the full continuum of care from individual physicians to academic medical systems, TDC Group helps healthcare professionals overcome the complexities of today's practice environment.

- Annual revenue of \$1 billion and over \$6.9 billion in assets
- Serves over 100,000 healthcare professionals and organizations

## FOR MORE INFORMATION REGARDING OUR CAPABILITIES

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Submissions can be sent to: [submissions@tdcspecialty.com](mailto:submissions@tdcspecialty.com)



TDC Specialty  
TDCGROUP

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