Clinical Trials Insurance

Insurance Product Information Document

Company: CFC Europe S.A. **Product: Clinical trials**

Date of last review: April 2024

Date of next review: within 12 months of the above date

CFC Europe S.A. is authorised and regulated by the Financial Services and Markets Authority (FSMA). Registered number: 0711818068.

This document is a summary of cover available under the Clinical trials product. Complete pre-contractual and contractual information is provided in the full policy documentation. The coverages you have purchased are shown in your policy schedule.

What is this type of insurance?

Clinical trials insurance

What is insured?

- ✓ Sums that the insured becomes legally obliged to pay, is required to pay, or receives our prior written agreement to pay, in respect of bodily injury to a research subject arising out of the research subject's participation in an insured clinical trial.
- ✓ Coverage applies on a legal liability or no-fault compensation basis.

What is not insured?

- ✗ Bodily injury sustained by the insured's employees.
- ✗ Intended or expected bodily injury.
- ✗ Bodily injury that first manifested prior to the retroactive date stated in the policy schedule.
- ✗ Wilful or dishonest acts of senior executive officers.

Are there any restrictions on cover?

- ! Pre-existing medical conditions.
- ! Legal action brought outside the legal action territories stated in the policy schedule.
- ! Loss insured elsewhere, other than for amounts in excess of such other insurance.

Where am I covered?

Please check your policy schedule for:

- ✓ Territories in which legal action can be brought against you.
- ✓ Details of the insured clinical trial, which includes information of its location.

What are my obligations?

- You must provide all information which may be relevant to the cover in a clear and accessible manner and as accurately and completely as possible.
- You must notify us of any incident, circumstance or claim in accordance with the conditions detailed in the policy document.
- You must not admit liability for or settle or make or promise any payment or incur any costs and expenses without our prior written agreement.
- You must maintain all your rights of recovery against any third party and make these available to us where possible.

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When and how do I pay?

You must pay the premium no later than 60 days beyond the inception date stated on your policy schedule.

Speak with your insurance broker or adviser for how to pay.

When does the cover start and end?

Your cover starts on the inception date stated in your policy schedule and ends on the expiry date stated on the policy schedule.

How do I cancel the contract?

You may cancel the contract by giving us 30 days' written notice.

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