

Life science

Our life science product is designed for the pace and precision of the life science industry. From breakthrough research and development to complex commercialised products, we protect customers at the forefront of innovation so they can move forward with confidence. Whether its development missteps or end-user bodily injury, our comprehensive cover is designed to safeguard every stage from concept through to commercialisation.



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At a glance

Public and products liability

Protects against bodily injury and property damage claims arising from business operations or life science products.

Product recall

Covers costs arising from specified government-enforced recalls, with optional cover for voluntary recalls and access to pre- and post-event consultancy.

Errors & omissions

Covers costs from unintentional breach of contract, negligence, or or bodily injury or property damage arising from services, including healthcare services.

Technology errors & omissions

Optional cover for errors and omissions arising from technology services, including AI-enabled drug discovery, trial management software, and medical imaging.

Cyber and privacy

Tailored coverage for data breaches, system damage, business interruption, extortion, ransomware, and wire transfer fraud.

Property damage

All-risks coverage for premises, fixtures, fittings, contents, and stock, including spoilage of perishable life science stock and cover for research animals.

Business interruption

Specialised business interruption cover designed to help protect revenue and ongoing expenses following an insured loss.

Products we consider

Original brand and generic pharmaceuticals, medical devices, dietary supplements, original manufacturers, contract manufacturers, distributors, and products containing embedded software.

What we ordinarily decline

Hip replacement kits, knee joint replacement kits and components, infusion devices (except on an excess basis), inferior vena cava filters, implantable silicone, devices containing DEHP or lead, nebulisers and pressure regulators for medical gas, breast implants.

Limits and minimum premiums

Maximum products liability

Claims made	CAD 15m
Occurrence	CAD 6m

Maximum errors & omissions

Manufacturers E&O	CAD 5m
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Product recall limit

Cyber and privacy	CAD 5m
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Property and business interruption

CAD 10m (per location)