

LIFE SCIENCES INSURANCE FOR THE LIFE SCIENCES INDUSTRY

Could this happen to your client?

A patient sustains injury during surgery as a result of advice given to the physician by the medical device salesperson.

An athlete takes a vitamin supplement found to have been contaminated with substances causing injury and ultimately disqualifying the athlete from competition.

A suit is brought against an organization for invasion of privacy when its patient-specific test inadvertently releases the information to the public.

Insurance Solutions

Primary & Excess Liability

- General Liability including Product Liability
- Human Clinical Trials including local foreign policies
- Healthcare Professional Liability
- Successor Liability
- Discontinued Products Liability

Errors and Omissions Liability, with additional coverage options such as:

- Destructive Programming Liability
- Cyber Liability
- Disclosure of Confidential Information, Intellectual Property (IP) Infringement, and Reputation Disparagement

Westchester Life Sciences Insurance Solutions Target:

- Pharmaceuticals
- Nutraceuticals
- Medical Devices (including implantables)
- Biotechnology
- Healthcare Information Technology
- Drug Discovery Technologies

- Laboratory Services
- Contract Research and Site Management Organizations
- Blood, Tissue and Organ Banks and Procurement Organizations

The Value of Insuring with Westchester

Integrated, Flexible Insurance Protection

We offer a full suite of innovative and integrated risk solutions and work with you to produce a tailored insurance and risk management program specifically designed to address your clients unique risks.

Financial Stability

Westchester's financial stability and ability to pay claims rate among the best in the insurance industry, as attested by Standard & Poor's, Moody's, and A.M. Best Company, the leading rating services.

Experience

With nearly 25 years of experience in the pharmaceutical, nutraceutical, medical device and biotechnology industries, we can creatively tailor risk management and insurance solutions to meet life science companies' unique needs. Underwriting risks that are difficult to place in the admitted market, Westchester can help you build insurance products and loss prevention services that help protect your clients.

CONTACT US

Maria Donini
917.370.4540
mdonini@westchester.com

Tom McLaughlin
617.261.6227
thomas.mclaughlin@westchester.com

Please use submission mailbox address
– westchesterlifesci@westchester.com

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