



# ACE LIFE SCIENCES GLOBAL INDUSTRY SOLUTIONS

From current products, new product development and clinical trial research, life sciences companies face a number of global liability risks. To help with these challenges, ACE Life Sciences offers flexible global solutions for risk exposures. With highly trained and experienced staff, our professionals take a strategic approach to underwriting, offering specialized liability products focusing on human clinical trials, biotechnology, specialty pharmaceuticals and medical device manufacturers, Contract Research Organizations and Site Management Organizations.

## Clinical Trials Coverage & Expertise

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Global solutions for U.S.-based life sciences companies, including those conducting clinical trials overseas. Coverage includes:

- Products-Completed operations and professional liability coverage including worldwide coverage where needed with locally admitted policies where required
- Certificates of insurance
- Executive Assistance® coverage

### Policy Limits\*

- Domestic Clinical Trials (Up to \$15 million in capacity for sponsors of human clinical trials)
- Foreign Clinical Trials (Up to \$35 million combined limits)

### Client Profile

- Biotechnology companies, Pharmaceutical companies, Medical device manufacturers

## Site Management Organizations and Contract Research Organizations Coverage & Expertise

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Flexible coverage options to help SROs and CROs manage their exposures. We have developed one primary form with three coverage parts:

- Products-Completed Operations Liability
- Professional Services Liability
- Medical Professional Liability

### Policy Limits\*

- Up to \$15 million for Products-Completed Operations and Professional Services Liability
- Up to \$5 million for Medical Professional Liability

### Client Profile

- Site management organizations and contract research organizations that specialize in conducting laboratory research and/or human clinical trials

## Sold Products Coverage & Expertise

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- Products-completed operations liability for biotechnology, specialty pharmaceutical and non-implantable medical device companies

### Policy Limits\*

- Up to \$15 million in capacity for biotechnology companies and specialty pharmaceutical companies
- Up to \$15 million in capacity for non-implantable medical devices such as diagnostic testing kits, drug delivery devices, invasive surgical tools and radiology devices

### Client Profile

- Biotechnology companies, Specialty pharmaceutical companies, Medical products manufacturers of non-implantable products
- Restricted Classes – nutraceuticals, vitamins, dietary supplements, herbals or botanicals and cosmetic products

\* Not available on all accounts. Limits available are based upon underwriting guidelines and account characteristics.



insured.™

## Key Competitive Advantages

### Global Reach, Local Expertise

- With ACE-owned offices in all major markets and a network of long-term partners committed to our high standards, we can provide unmatched expertise in more than 170 countries.
- We understand local rules and customs and keep abreast of the evolving regulatory environment, enabling ACE to offer policies to meet the requirements of U.S. multinationals around the world.
- Our dedicated ACE Global Services team works to implement global programs, respond to customer needs and deliver superior service.
- Global Services Technology Platform
  - ACE Worldview<sup>SM</sup>: Award-winning web-based portal enables risk managers and brokers to manage and monitor key aspects of their multinational insurance programs in real time
  - ACE Multinational Account eXchange<sup>SM</sup>: Internal communications, tracking and reporting system that feed ACE Worldview<sup>SM</sup>
  - ACE Insurance Directory<sup>SM</sup> – Worldwide Guide: Provides office, contact and local capabilities including market, country reports and statistics
  - ACE Global Risk Advantage<sup>SM</sup>: Loss reporting and analysis and customized claim reports

### Why Choose ACE

- Financial stability (rated AA- by Standard & Poor's and A+ by A.M. Best)
- Managing Asset Risk: High quality and conservatively managed \$44.7 billion investment portfolio is broadly diversified across geographies, sectors and issuers
- Experienced leadership
- Claims coordination through the ACE worldwide network
- Advanced customer focused technology
- Continued growth of global network and product breadth
- In-depth knowledge of clinical trials and underwriting expertise
- Locally-admitted policies in most countries, including South America and the Middle East, where coverage may not be readily available
- International package policies, including property, automobile, inland marine, crime, boiler and machinery, and workers compensation for companies conducting clinical trials and research and development
- Global program compliance and clinical trial certificate service

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