



**CNA / HARDY**

# Life Science

Specialist Insurance Solutions



# At a Glance

CNA Hardy provides specialist insurance solutions for commercial businesses and professionals from our network of offices in the UK, Continental Europe and Syndicate 382 at Lloyd’s.

We are part of CNA Financial Corporation, one of the largest U.S. commercial insurance companies with a gross written premium in excess of \$11 billion:

70+

CNA offices across the USA, Canada & Europe

200+

Countries and territories covered

1m+

Businesses and professionals insured worldwide

125+

Years in business

## CNA Financial Corporation Financial Strength Ratings

A.M. Best:

**A**  
(Excellent) with stable outlook

Moody's:

**A2**  
with stable outlook

Standard & Poor's:

**A+**  
(Strong) with stable outlook

Fitch:

**A+**  
with stable outlook



# Our winning client proposition

## Specialist Underwriting

We specialise in Property, Casualty, Marine and Financial Lines insurance products in the Construction, Energy, Financial Institutions, Healthcare, Life Science, Manufacturing, Natural Resources, Professional Services and Technology sectors.

We provide insurance solutions in response to our policyholders' emerging exposures and ever-changing needs, and offer a flexible approach enabling us to consider complex and unusual risks.

We underwrite primary and excess limits as well as take lead and follow positions in our specialist areas.

## Expert Risk Control

Businesses trust us because we understand the intricacies of the risks they face.

Our risk control engineers, who hold professional qualifications in the sectors in which we operate, support policyholders by minimising risk across their business.

We believe that prevention is better than cure which is why we not only provide best in class risk control consultancy but also create effective risk management programmes, undertake on-site and remote loss prevention surveys and deliver tailored training.

## Client-led Claims

Our claims team is ready to work with you quickly, openly and efficiently to achieve resolution in the shortest possible time and with the best possible outcome.

We have specialists in every class of business so that each and every claim, no matter how large or small, how simple or complex, gets immediate attention from the right people in the right place at the right time.

We recognise the importance of reputation and will act swiftly to support you in resolving any claims in a professional and timely manner.

## International Solutions

As businesses expand internationally, their exposure to new and complex risks increases.

We provide locally compliant coverage under one controlled master policy, making it easier for policyholders to manage their cover, premiums and claims in one place so they are always in control.

We know that establishing a best-in-class network, with all parties sharing a common operational vision and culture is critically important to the success of a joined-up, multinational programme.



# Why do Life Science businesses choose us?

We understand that Life Science is a complex and constantly evolving industry. Our comprehensive, bespoke Life Science solutions are as unique as the needs of your business.

Our specialist solution provides cover for all; from small start-ups to larger multinational corporations, at every stage of the life science life cycle. From research & development, clinical trials through to product sales and professional services.



## Our People

Our specialist, dedicated underwriters and first-class product development and legal teams have the knowledge and flexibility to accommodate complex requirements.



## Multinational Solutions

We write across over 200+ countries and territories worldwide through local partnerships and our network of 77 dedicated offices across the USA, Canada and Europe.



## Risk Control

Highly technical advice from a team with real-world industrial experience underpins our underwriting decisions and builds valuable partnerships with our clients. Our in-house experts provide practical risk management to aid loss prevention, identify potential liability exposures and reduce risk.

## Value Added Services

- ✓ Our clients receive free IOSH Managing Safely course, providing training and instruction to managers and supervisors on applying management principles to Health & Safety in the workplace.
- ✓ Rehabilitation services to support employees returning to work, and a pre-claim intervention service.
- ✓ 24/7 Help Line for guidance and support.
- ✓ CPD Accredited Conferences and Training Material.



# Who do we insure?

Our market-leading package covers an extensive range of products, with an extremely low number of exclusions:

MEDICAL DEVICES



PHARMACEUTICAL



BIOTECH



RESEARCH & DEVELOPMENT



CLINICAL TRIALS



NUTRACEUTICALS



With operations consisting of:

-  Manufacturing
-  Distribution / Wholesale
-  Professional Services for medical sector
-  Contract Research Organisations



# What do we cover?

Our policies are tailored to the unique, complex and ever-evolving threats that Life Science businesses face today and can be written on a modular or package basis.

## Bespoke Modular Coverages:

- ✓ Products Liability
- ✓ Professional Indemnity
  - Financial loss
  - Bodily injury
- ✓ Clinical Trials
- ✓ Medical Malpractice
- ✓ Public Liability
- ✓ Employers Liability
- ✓ Business Interruption
- ✓ Property Damage
- ✓ Goods In Transit (Own Goods)
- ✓ Money

## Specialist Package Coverages:

- ✓ Computer Breakdown
- ✓ Legal Expenses
- ✓ Employee Fidelity
- ✓ Cancellation of Event
- ✓ Abduction and Extortion
- ✓ Machinery Breakdown
- ✓ Confiscation and Deprivation
- ✓ R&D Property
- ✓ R&D Expenditure
- ✓ R&D Income
- ✓ Flexible Loss Limits
- ✓ Change in Controlled Environment
- ✓ Condemnation of Undamaged Stock
- ✓ Failure to Meet Specifications
- ✓ Specified Legal Expenses





**Industries**  
Construction  
Financial Institutions  
Healthcare  
Life Science  
Manufacturing  
Natural Resources  
Professional Services  
Technology  
Wholesale Durable Goods

**Products**  
Casualty  
Management Liability  
Marine  
Package  
Professional Indemnity  
Property

Get in touch with one of our specialist underwriters to discuss your client’s risk management and insurance needs  
[cnahardy.com/contacts/underwriting-contacts](http://cnahardy.com/contacts/underwriting-contacts)

**CNA / HARDY**

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