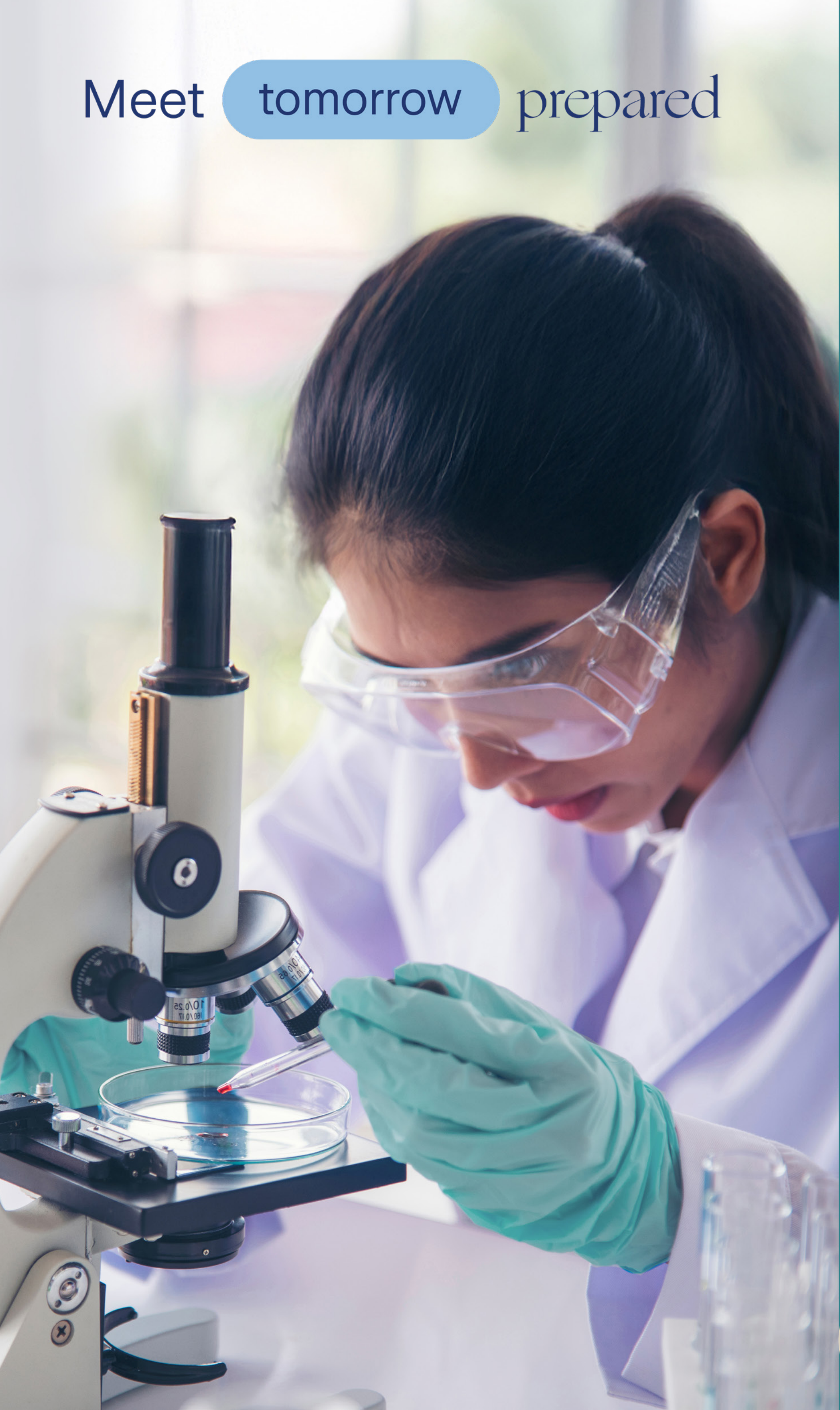

ZURICH

Solutions for Life Science companies

Sophisticated underwriting and financial strength[1] supporting our commitment to our customers' specialized needs.

[1] Financial strength based on A.M. Best rating of A+/stable

Helping you solve unique challenges

Life Science companies have unique exposures that can subject them to different risks than more traditional companies. Zurich's experience and capabilities can help identify exposures and provide the protection Life Science companies need so they can focus on what matters most – bringing their product to market and allowing patients to benefit from the latest innovations.

- Experienced underwriters
- Deep industry insights
- Global footprint
- Robust risk engineering capabilities

The underwriting approach you need

Our underwriting approach is built on a solid foundation of industry knowledge. Thanks to our expertise, we offer you:

- A consultative approach to help identify risks and suggest best risk management and mitigation practices.
- Zurich underwrites business of all sizes but is focused on growth in Middle Market segment.
- Specialized insurance solutions across the life sciences sector.
- A consistent underwriting approach across countries.

Our solutions

We deliver a broad range of coverages needed by today's innovative life sciences companies. Our underwriters utilize their industry expertise to develop risk transfer solutions designed especially for the life sciences sector.

Property

- Options for business interruption coverages for Gross Profit and Gross Revenue, with industry specific coverages including Milestone Payments, Delay to Market and Extended Period of Liability
- Off-premises coverage available for research and development property
- Specific coverage for material damage / loss of production animals used in manufacturing drug or device components
- Sudden and accidental triggers built in for key coverages, like contamination and change in conditions causes of loss
- Agreed value approach for property with hard-to-calculate replacement cost
- Standing Charges BI Insurance

General Liability & Product Liability

- Broad coverage capabilities with product liability capacity up to a limit of USD 25m
- Professional services liability for bodily injury and property damage for risks such as Clinical Research Organizations
- Coverage extensions include those for clinical trials (compassionate use and expanded access) and product withdrawal, along with errors and omissions
- Errors & omissions

Local admitted clinical trials capabilities

- Underwriting expertise to place clinical trial cover globally*
- Life of trial policies in most countries with fast and easy access to certificates, both in English and local language as needed
- Turn-around capabilities to meet the rapid requirements of clinical trial sponsors

Business Travel & Personal Accident

- Protect travelling workforce against more complex and far-reaching risks with enhanced business travel product, designed to support the specific requirements of life science companies
- Specific product extension to cover participants enrolled in clinical trials

Marine Cargo

- Physical loss or damage to goods whilst in transit by sea, road, air or rail for broad range of life science products and equipment
- Cover for temperature controlled and sensitive goods, flexible basis of valuation, control of damaged goods
- Option to extend coverage for goods whilst in store as well as in transit throughout the entire supply chain with our Stock Throughput policy

Zurich Resilience Solutions

Specialized expertise to help organizations proactively manage complex risks:

- Risk assessments across product design, manufacturing and distribution
- Using litigation and claims trends to identify main scenarios that could lead to costly claims
- Improve resilience by identifying the range of risks (reputational, operational, etc.) that could happen in your supply chain

* The specific country list can be provided by your Zurich contact

Zurich supports customers to meet tomorrow prepared

Life science customers will benefit from Zurich's global footprint, underwriting expertise and broad range of risk management and risk mitigation solutions.

Why choose Zurich?

- 150 years of experience
- 200+ countries and territories served through Zurich's global network
- 3300 claims professionals and 1.3m claims handled in 2025 by internationally experienced claims experts
- 1000 Risk engineers and consultants in 40 countries
- Digital tools to help identify and manage global risk exposures

Industry knowledge and underwriting expertise

We provide a wide range of insurance solutions, including property, liability and specialty lines, to help address our customers' local and international operations and growth.

Support Life Science companies globally

Life sciences companies often grow rapidly and have exposures stretching beyond their home country. As a global player, Zurich can support them around the world.

Financial Strength and Stability

As one of the largest and most financially stable insurance companies in the world, Zurich actively seeks to pay claims quickly and provides peace of mind to businesses.

Digital Solutions

We invest in technology to provide cutting-edge solutions, including digital risk management tools like My Zurich.

Customer-Centric Approach

We are committed to delivering excellent customer service and building long-term relationships with customers.

Claims Handling

We handle claims efficiently and fairly, ensuring that customers receive prompt and adequate claims settlement when they need it the most.

Zurich Resilience Solutions: expert insight and support

Zurich Resilience Solutions helps life science companies reduce risk and lower costs through expert guidance from our global network of risk consultants. Zurich Resilience Solutions supports businesses in protecting people, assets, and operations—strengthening climate resilience against extreme weather and building robust cyber resilience to safeguard data, reputation, and financial health.

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If you have any questions or would like more information on our coverages and services, get in touch with **your local Zurich contact**.