

*We Insure Industries and Businesses of All Sizes*

## Casualty

### Risks Managed

Litigation risks are a reality all businesses face. Our core Casualty products provide liability solutions for general industries and bespoke solutions for specific industries like Advanced Manufacturing, Life Sciences, Autoparts, Technology and Communication.

### General Liability

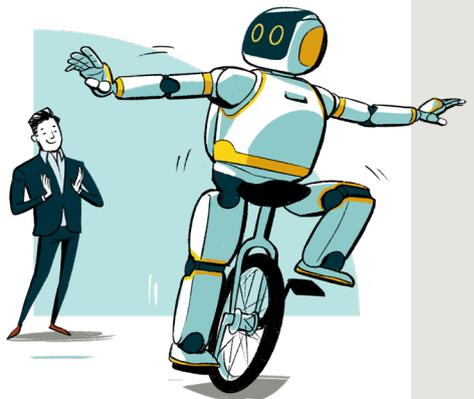
- Combined General Liability (Public & Products Liability)
- Export Product Liability
- Contractors Third Party Liability / Excess Third Party Liability

### Specialised Products

- Manufacturer's Errors and Omissions Liability
- Excess / Umbrella Liability
- Product Recall Expenses Extension

### Life Sciences Liability Package

- General & Products/ Completed Operation Liability
- Clinical Trials Liability
- Errors & Omissions
- Product Recall Expenses Extension



BERKLEY INSURANCE ASIA

## Member of a Fortune 500 Company

Berkley Insurance Asia, as a member of W. R. Berkley Corporation, prospers from a lineage of strength and stability. W. R. Berkley Corporation was founded in 1967, and is a Fortune 500 Company listed on the NYSE under ticker "WRB".

## Here In Asia

We have been protecting businesses in Asia for over a decade. With offices in Singapore and Hong Kong providing insurance and facultative reinsurance, IFSC Branch GIFT City, Gujarat, India and a representative office in Tokyo. We also have a specialty underwriting team in Shanghai under Lloyd's China.

## Financial Recognition

Berkley's member companies are recognised for our financial strength.

Rated :

**AA- (Very Strong)** by Standard & Poor's

**A+ (Superior)** by A.M. Best Company

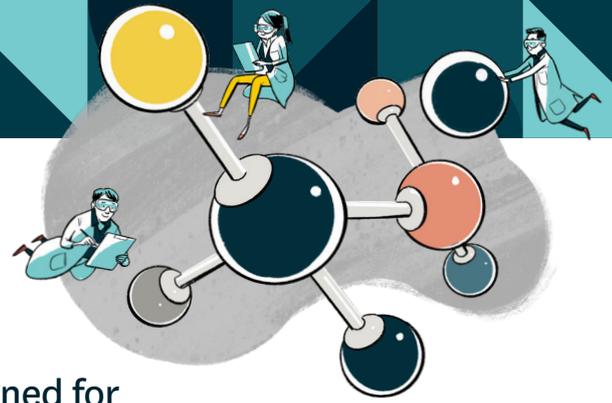
*Talk To Us*

Connect with us at  
[talktous@berkleyasia.com](mailto:talktous@berkleyasia.com)

[berkleyasia.com](http://berkleyasia.com)



BERKLEY INSURANCE COMPANY IS A DELAWARE CORPORATION INCORPORATED IN THE USA



CASUALTY

# Berkley Life Sciences Liability Solutions

In an industry that's constantly evolving with new technologies, medical breakthroughs and treatments, the Life Sciences sector is permeated with challenges and legal complexities. Companies constantly need to mitigate their exposure to new and potential liabilities.

## Designed for

Bioengineering, Biotechnology, Contract Research Organisation, Dietary Supplement, Drug Discovery Technologies, Medical Device, Healthcare Product Development Organisation, Medical Processing Equipment, Pharmaceutical Drugs, Medical Device Software, Medical Product Distributors, Research Institutions & Laboratories, Medical Records/Hospital Admin Software

## Core Liability Coverage

**PART A**

### Products & Completed Operations Liability

Protects the Insured from any liability claims for bodily injury or property damages brought by others in connection with any of the products manufactured, distributed or supplied by the Insured.

**PART B**

### Premises Operations Liability

Protects the Insured from any liability claims for bodily injury or property damages brought by others in connection with the Insured's premises and operational activities.

**PART C**

### Medical Payments

Payment for third party medical expenses for bodily injury which are covered under Part B – Premises Operations Liability on an insured locations / premises which arose from the Insured's operations.

**PART D**

### Clinical Trial Coverage

**SUBPART 1**

#### Clinical Trial Bodily Injury, Property Damage & Personal Injury

Payment for third party claims for bodily injury or property damages caused by or directly resulting from participation in an approved clinical trial.

**SUBPART 2**

#### Medical Monitoring Expenses

Payment for expenses incurred to conduct medical testing on or medical monitoring of a third party claimant in the absence of any physical injury, illness or disease caused by the direct participation in an approved clinical trial.

**PART E**

### Errors & Omissions

Liability for Economic Injury. Protects the Insured from any third party claim for economic losses caused by an unintentional error, act or omission on the Insured which came about as a result of the Insured's products or in relation to the Insured's business.

## Optional Extension Covers

### Advertising Injury & Personal Injury Liability

Extends to cover the core Liability package to also include any Advertising Injury and Personal Injury claims/ losses suffered by a third party arising from the Insured's operations and products.

### Biological Agents Liability

Extends to cover the liability of the Insured for any claims in connection with bacteria, mildew, mold, fungi, microorganisms, mycotoxins, spores, viruses or pathogens can arise from the Insured's operations or products.

### Care Custody & Control Liability Cover

Extends to cover the liability owed to third party for any damages/ injuries to their property held under the care, possession or control of the Insured.

### Product Withdrawal Expense

Extends to cover the expenses incurred by the Insured as a direct result of a Class I Product Recall.

### Abuse & Molestation Liability

**For Part D Clinical Trials Coverage section only.**

Extends to cover the Insured for any third party claims for bodily injury or property damage caused by sexual abuse or molestation from a clinical trial participation during the course of an approved clinical trial.

### Medical Monitoring Expenses Coverage in Absence of Physical Injury, Sickness or Disease

**For Part A: Products & Completed Operations Liability section only.**

Payment for expenses incurred to conduct medical testing on or medical monitoring of a third party claimant in the absence of any physical injury, illness or disease caused by the Insured Product

### Medical Payments Stop Loss Coverage

**For Part D: Clinical Trials Coverage section only.**

Talk To Us

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