Small Commercial Insurance for the Life Sciences Industry

CHUBB®

Life sciences companies are fast-paced, innovative, fiercely competitive, and yet vulnerable to a range of unique property and liability exposures such as research and development costs, product contamination, and class action litigation. These emerging companies need insurance solutions that can grow and adapt in this ever-evolving market.

Chubb Small Commercial Insurance (SCI) delivers specialized insurance solutions that minimize loss potential and help protect your clients' bottom line from the financial consequence of an insured loss or lawsuit.

Appetite

Chubb SCI offers a robust solution for life sciences companies with up to $30M in revenue specifically for:

- Medical device, pharmaceutical, and biotechnology research and development companies
- Medical device manufacturers and distributors
- Biotechnology and pharmaceutical manufacturers and distributors
- Dietary supplement and nutraceutical manufacturers
- Contract research organizations
- Health technology and healthcare related software development companies

Coverages

Chubb BOP: Includes multiple property and liability features and benefits beyond industry standard policies. It also provides a unique automatic blanket limit of insurance that ties together valuable property coverages, allowing small business owners to use their insurance dollars where they need it the most following a loss. Chubb BOP for the life sciences industry also includes:

- Dedicated life sciences underwriters, claims, and risk engineering specialists
- Over 25 years of experience offering state-of-the-art property and casualty insurance protection for life sciences companies

Workers' Compensation: Chubb's workers' compensation policy provides small businesses an insurance solution with broad coverage and Chubb's exceptional policy and claims service.

Umbrella: Umbrella insurance from Chubb provides an additional layer of coverage over existing liability policies, offering your small businesses even more insurance protection.

Management & Professional Liability: Chubb's ForeFront Portfolio suite provides additional management and professional liability insurance including employment practices, crime, and cyber liability.

Cyber Enterprise Risk Management (ERM)/DigiTech® ERM: Using a three-prong approach, Cyber ERM and DigiTech ERM incorporate risk transfer, loss mitigation services, and post-incident services to help protect against your client's cyber risks.

Commercial Auto: Chubb's commercial auto policy includes personal injury protection, uninsured and underinsured motorist coverage limits up to $1M as well as endorsements that include additional coverages.

Easy

Quoting and issuing a Chubb SCI policy is easier than ever with the Chubb Marketplace:

- Obtain a quote and issue a policy in minutes
- Customer service center available via easy policy level selection
- Chubb SCI's dedicated underwriting team supports both standard and financial lines products
- Paperless PDF quote proposal and policies are generated instantly
- Chubb Commercial Client Center – an easy-to-use online portal where policyholders can view their current policies, pay their bills, update their account information, and more

Why Chubb?

Chubb SCI leverages superior underwriting expertise with world renowned claims, account services, and financial strength. Your clients work hard to grow their business so they need an insurance company that can grow with them. Chubb's longstanding tradition of excellence makes us an easy, and wise, choice.

Obtain a Quote Today!

For questions about our life sciences solution, please contact your territory sales leader.

For questions about accessing @chubb or the Chubb Marketplace, please contact:

- SCI Help Desk at 1.800.664.8514
- Or send an email to scihelpdesk@chubb.com

Additional information can also be found at www.chubb.com/smallcommercial

Chubb. Insured.℠