

As part of our dedication to the medical risk industry, ACE Medical Risk focuses on a number of areas. One such area is the Life Sciences segment, which includes the biotechnology, pharmaceutical, clinical trial and medical device industries.

Our team of experienced underwriters understands the unique challenges in these particular industries. And, we also know how to customize insurance programs to meet specific insurance needs.

### Product Highlights

We offer:

- Primary and excess products and professional liability for human clinical trials
- Primary and excess products liability for biotechnology and specialty pharmaceutical companies
- Excess professional liability for contract research organizations
- Products liability for non-invasive medical device manufacturers and distributors

We can write international policies to cover worldwide exposure of our insureds.

### Program Parameters

Our capacity for the different targeted segments is the following:

- **Clinical Trials**
  - Up to \$10 million in capacity for sponsors of human clinical trials for biologics, pharmaceuticals, and non-invasive medical device trials.
- **Sold Products**
  - Up to \$10 million in capacity for biotechnology companies of any size, and specialty pharmaceutical companies with less than \$500 million in sales.
  - Up to \$5 million in capacity for non-invasive medical devices such as diagnostic testing kits, drug delivery devices and imaging agents.

### • Contract Research Organizations

- Up to \$10 million in excess capacity for CROs. This segment does not include Site Management Organizations (SMOs), unless the employed doctors carry individual medical malpractice policies, and are excluded from our policy.

### Restricted Classes

We will not underwrite the following:

- Non-FDA regulated products
- Invasive medical devices such as pacemakers, shunts and hip implants
- Nutraceuticals, vitamins, dietary supplements, herbals or botanicals
- Cosmetic products
- Veterinary products

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The above is a product summary only. For actual terms and conditions, please refer to the policy. Coverage may not be available in all states.

Insurance is provided by companies within the ACE Group of Companies.

ACE Medical Risk is a division of ACE USA, the U.S.-based retail operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). ACE USA, through its operating companies, is a leading provider of property, casualty, and accident and health insurance, as well as financial products and risk management services. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world. Additional information can be found at [www.ace-ina.com](http://www.ace-ina.com)

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