

# Life of the Clinical Trial

**Where innovation meets experience to solve your technology risk management needs.** Working with OneBeacon Technology Insurance™ means you can rely on an exceptionally responsive team that is highly knowledgeable about the dynamic medical technology and life science industry. We don't just know tech, we're passionate about it and those who share our focus. And because of our flat organization, you will always reach an empowered decision-maker who can promptly solve your risk management needs.



OneBeacon Technology Insurance uniquely provides clinical trial sponsors in North America with a "Life of the Clinical Trial" product\* that extends coverages through the duration of each protocol period. This innovative approach will enable clinical trial insureds to seamlessly obtain coverage for the complete protocol period, instead of through sequential 12-month policies.

**Let us worry about the risk so you can focus on the success of your trial.** Scientific innovation requires unwavering focus on the challenge at hand. We understand that being seamlessly covered for each protocol, regardless of the duration, removes a distraction from your project. Our product is designed to align protection to your time frame, instead of the traditional 12-month insurance policy term.

## Specialized Protection and Services for North American Clinical Trials

- Nonadmitted clinical trial coverage to provide continuous coverage during the life of the protocol eliminating the annual renewal process.
- Global coverage will allow the most limits available with minimal aggregation concerns.
- Option to purchase an extended reporting period (ERP) up to a maximum of five years prior to inception of coverage, discounted by a maximum 25% reduction off the ERP factors. Otherwise, traditional ERP factors apply if purchased after policy inception.
- Protocol extension endorsement available to allow the policy to be extended should the protocol completion date change.
- Provides separate limits of liability therefore eliminating erosion concerns with your sold products policy.
- 10% minimum earned premium.
- Exceptional document issuance and turnaround time.

## Coverage includes:

- Pure claims-made coverage
- Products used in human clinical trials
- Warranties or representations
- Failure to provide directions, instructions or warnings
- Products loaned or rented to others
- Clear related claims language to ensure continuity of coverage

## Who is insured includes:

- Human clinical trials contractors
- Scientific advisory boards
- Automatic additional insured status when required by written contract or agreement
- Broadened Who Is An Insured provision
- Vendors for designated activities in connection with your products including medical sales consultant coverage

## Worldwide Coverage

- Automatic worldwide coverage territory for suits brought in the U.S. or Canada
- Available for suits occurring anywhere

**OneBeacon Technology Insurance** is a brand of OneBeacon Insurance Group that delivers all-lines underwriting solutions for the technology, life science and medical technology, and telecommunications industries. The specific capabilities offered include risk control, claims and third-party vendor solutions. Products span property, casualty, cyber, E&O, international and products liability. Our dedicated team of insurance professionals delivers custom solutions as needed to each of our customers.

**OneBeacon Insurance Group Holdings, Ltd.** ("OneBeacon") is a subsidiary of Intact Financial Corporation (TSX: IFC). OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.

## In Addition

OneBeacon can round out your account with traditional business coverages and our specialized life science coverages:

- Nonadmitted products and completed operations for life sciences entities
- Solutions for domestic and locally-admitted foreign human clinical trials
- Property protection customized for medical technology entities
- International coverage

## Superior Claims Service

No matter how much you prepare, claims happen. And when they do, you deserve an accessible partner who understands your loss and how to quickly resolve matters. Our claims professionals know technology business. This experience means you can anticipate superior customer service in response to your sophisticated needs. Our claims services include:

- 24/7 claims reporting options
- Initial claimant/injured party contact within 24 hours
- Timely and thorough claim investigations
- Dedicated resources with deep industry expertise

## Minimize Risk

Our risk management services are built to deliver high-quality solutions to help safeguard against risks that threaten your business success. Our flexible, innovative risk control services identify loss mitigation strategies for existing—and emerging—issues and technologies. Services include:

- Risk control consultation including customized service action plans
- Cyber risk evaluation
- Assistance with business continuity planning
- Fleet safety management
- Ergonomic program management
- Online and classroom safety training

Visit [onebeacontech.com](http://onebeacontech.com) for more information or contact Christopher Moede at 952.852.2457 or [cmoede@onebeacontech.com](mailto:cmoede@onebeacontech.com).

You can also find us on:



*\*Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company and OBI National Insurance Company.*

*This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.*