

CLINICAL RESEARCH FIRMS / LIFE SCIENCE INDUSTRY INSURANCE PROGRAM

PRIVACY PROTECTION

Program Property & Liability Features

Our program protects Clinical Research Firms / Life Sciences firms in all phases of their operations, from Product Liability, Professional Liability, Management Liability, General Liability and Property Coverage.

- An integrated coverage form that includes General Liability, EPLI, Clinical Research Professional Liability / Errors and Omissions for all employees of the named Insured.
- Flexible terms and conditions, customized for the individual risk characteristics.
- Blanket clinical trials coverage available.
- Liability Limit up to \$10 million.
- Inland Marine covers specialty equipment.



Employment Practices Liability Insurance

This coverage protects against losses resulting from Claims alleging wrongful acts against various Employment practices, including harassment, discrimination, failure to promote, wrongful dismissal, negligent evaluation or wrongful deprivation of career opportunity.



Eligible Organizations

All healthcare providers and other entities providing research-related professional services, including:

- Contract Research Organizations/ Clinical Research Organizations
- Independent Research Sites
- Institutional Review Boards and Independent Review Boards
- Site Management Organizations
- University and Academic Medical Centers
- Community Hospitals
- Clinical Research Professionals, Such as Clinical Research Coordinators
- Clinical Research Associates, Clinical Trial Principal Investigators
- Other Researcher or Entities Conducting Biomedical, Behavioral, or Veterinary Research

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Privacy / Cyber Insurance

This policy covers loss arising from an organization's failure to protect sensitive personal or corporate information in any format. It provides coverage for regulatory proceedings brought by a government agency alleging the violation of any state, federal, or foreign identity theft or privacy protection legislation.

Data Breach Fund - Covers expenses to retain a computer forensics firm to determine the scope of a breach, to comply with privacy regulations, to notify and provide credit monitoring services to affected individuals, and to obtain legal, public relations or crisis management services to restore the company's reputation.

Network Security Liability - Covers liability of the organization arising out of the failure of network security, including unauthorized access or unauthorized use of corporate systems, a denial of service attack, or transmission of malicious code.

Internet Media Liability - Covers infringement of copyright or trademark, invasion of privacy, libel, slander, plagiarism or negligence arising out of the content on the organization's internet website.

Network Extortion Threat - Covers extortion monies and associated expenses arising out of a criminal threat to release sensitive information or bring down a network.

Support Services - The eRisk Hub® portal, powered by NetDiligence®, can help your organization successfully manage data breaches, network attacks and other cyber events. The eRisk Hub portal is a one-stop shop that brings you up-to-the-minute cyber risk information — expertise that would cost tens of thousands of dollars in consulting fees and staff hours to attain on your own. Key Features include:

- Incident Roadmap – suggested steps to take following a network or data breach incident and free consultation with a Breach Coach®.
- News Center – articles and information on major breach events, security and privacy blogs, IT security updates, risk management events and helpful industry links.
- Learning Center – a library of best-practices articles, white papers and webinars from leading technical and legal practitioners.
- Risk Manager Tools – self-help for managing cyber risk, including a cyber-risk assessment survey, breach notification guides, what-if modeling tools to estimate the cost of a breach, and research tools to monitor the type, frequency and severity of incidents occurring in your business sector.
- eRisk Resources – a directory to help you find qualified third-party resources with expertise in pre- and post-breach disciplines.

Data Breach Coach – access to an independent law firm providing data breach consultation services.

Data Breach Team – access to an independent panel of specialists in the legal, computer forensic, notification, call center, public relations, fraud consultation, credit monitoring, and identity restoration service areas.