Your clients never stop innovating – neither do our coverage solutions.

Life science businesses have unique risks and coverage needs. We understand that. Our approach emulates the approach life science companies take in developing their medical innovations. We'll not only learn all we can about their business, we'll also look at their plans for product or service development.

Knowing the ins and outs of the industries we serve allows us to offer customizable coverage options that helps protect them today, and supports their innovation and success as the business evolves.

Over 30 years of experience insuring life science companies has made us specialists in the industry. We know how to help manage their complex risks effectively with customized product offerings and reliable service to help protect:

- The services they provide
- The innovative products that drive business forward
- The buildings they work in, and more

Plan Highlights – Where Innovation and Insurance Meet

Specialty insurance products

- **Package policies** include property, premise liability, automobile, umbrella, inland marine, crime, equipment breakdown, and workers' compensation.
- **The Hartford Life Sciences Elite℠** combines four critical coverages – product and professional liability, human clinical trial liability,
errors and omissions liability and cyber liability – into one form to address gaps between different exposures.
- **Excess Follow-form Liability**
- **Admitted coverage** is available in some states for primary and excess products and professional liability.

Comprehensive industry-specific coverages

- **Property** helps covers research material, protypes, spoilage, contamination, research animals and undamaged condemned property.
- **Errors and Omissions** helps protect against design and manufacturing flaws by paying covered financial damage from negligence in the design or manufacture of a product or work.
- **Enforcement Discretion Exception** addresses a common gap in coverage by including products that are part of the FDA's enforcement discretion. This helps provide protection for developing, manufacturing and testing new products that have not gone through the FDA approval process.
- **Pollution Liability** provides coverage including, but not limited to, product exposures, waste disposal sites, third-party manufacturing sites and transportation.
- **Product Shortage Liability** clarifies what's covered during a product shortage. Helps your client address a growing area of litigation associated with third-party claims caused by limited availability of a life science product.
- **Clinical Trials No Fault** coverage helps provide protection for expenses that might arise from injury to a participant before and after they are in the investigative area under the auspices of the study protocol. Reflects current trends in the EU and elsewhere that insureds face.

Financial Strength[1]

	A.M. Best	Moody's	S&P
The Hartford Fire Insurance Company	A+	A1	A+
Hartford Life and Accident Insurance Company	A+	A1	A+
Navigators Insurance Company	A+	NR	A+

Multinational Coverage

- Provides worldwide insurance and language that fits together with The Hartford and affiliate policies in other countries.
- The Hartford's Multinational Choice offers a spectrum of coverage options to provide broad protection and peace of mind in over 220 countries.

Service

Time is money. Our underwriters have significant local decision-making authority and most of our policies are supported by state-of-the-art technology that expedites policy issuance. That means quick responses and fast turnaround.

We understand the potentially significant impact a claim can have on a business. Everything we do is designed to help protect a client's interests, manage their loss and minimize its effect.

Our experienced claims professionals have extensive knowledge of the life sciences industry, and when warranted, we engage highly rated defense counsel partners. Value-added services, such as legal consultation, are included as part of the primary policies.

Designated Risk Engineering consultants, located across the country, are specially trained to understand the safety and operations needs of life science businesses.

Over 30 Life Science Specialists

We focus on complex niche insurance products, and our specialists are industry leaders. Our technically skilled underwriters come to us with a track record of accomplishment in specific lines. In addition, our life science staff includes specialists in operations, risk engineering services and claims who are empowered to analyze complex exposures and develop tailored solutions.

Appetite

Anything that the Food and Drug Administration regulates, with the exception of conventional food and tobacco. This includes but is not limited to:

- Medical devices
- Pharmaceutical drugs
- Biotechnology
- Dietary supplements
- Veterinary products
- Contract service providers that support the life science industry

Capacity

- $15M primary or excess liability*
- Up to $500M total insured property values (TIV)**

* Additional $15M available through Navigators Syndicate at Lloyd's

** Talk to your underwriter about total insured values (TIV) over $500M

Our Experienced Life Science Leadership Team

Brad John is the Head of Life Science Industry Practice at The Hartford and brings more than 25 years of experience. He's responsible for leading the development and execution of our life science strategic plan, including product, appetite, distribution and marketing strategy.

Frank Campbell has over 20 years of experience in the Technology and Life Science Industry. In his current role, he's a Life Science Industry Underwriting Director supporting Managing Directors and Sales Underwriters.

Lauren Goren has over 10 years of experience in the Technology & Life Sciences industry. In her current role, she's a Life Science Industry Referral Director and leads our excess product liability book.

Life Sciences SICs

2833	Medicinals & Botanicals
2834	Pharmaceutical Preparations
2835	Diagnostic Substances
2836	Biological Products, Except Diagnostic
2844	Cosmetics Mfg.
3821	Laboratory Apparatus & Furniture
3841	Surgical & Medical Instruments
3842	Surgical Appliances & Supplies
3843	Dental Equipment & Supplies
3844	X-ray Apparatus & Tubes
3845	Electromedical Equipment
3851	Ophthalmic Goods
5047	Medical Equipment & Supplies Wholesale
5048	Ophthalmic Goods Wholesale Distributors
5122	Drug Wholesale
8731	Commercial Physical Research
8734	Testing Laboratories

Learn more about specialized Life Science coverages.

Contact your rep from The Hartford or visit TheHartford.com/LS

The Hartford

1 Rating determinations made by rating agencies are subject to change from time to time. While the Company attempts to show accurate information, it cannot assure the timeliness of ratings referred to herein and assumes no obligation to monitor the rating actions of any rating agency. The A.M. Best, S&P and Moody's ratings are as of September 2025 and are on a stable outlook. A+ rating from A.M. Best represents the 2nd highest rating among 13 rating categories. An A1 rating from Moody's represents the 5th highest rating among 21 rating categories and an A+ from S&P represents the 5th highest rating among 20 rating categories.

General Product Description

This general product description is information only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product, and may not be disseminated to the general public. This general product description outlines the coverage(s) that may be afforded under a policy from The Hartford. All policies should be examined carefully for suitability and to identify all exclusions, limitations and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

About Surplus Lines Coverage

The coverage(s) identified in this general product description may be written on a surplus lines basis. Eligibility for surplus lines insurance coverage is subject to state regulations and requires the use of a surplus lines broker. Surplus lines insurance policies are generally not protected by state guaranty funds. In connection with the insurance offered herein, the broker is responsible for any disclosure or stamping requirements associated with surplus lines policies, and compliance with any declination, due diligence, or record-keeping requirements for surplus lines policies, and collection and payment of the applicable surplus lines premium taxes and any other applicable surcharges owed on each policy and to make any related filings. Surplus lines coverage is underwritten by Navigators Specialty Insurance Company, Maxum Indemnity Company, Pacific Insurance Company Ltd. (except in CT and HI) and Hartford of Illinois Insurance Company in CT and HI.

About The Hartford Underwriting Companies

The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance companies of The Hartford Insurance Group, Inc. In Texas, Arizona, New Hampshire, Washington and California, this insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Casualty Insurance Company, Hartford Fire Insurance Company, Hartford Insurance Company of the Midwest, Hartford Insurance Company of Illinois (CT and HI only), Hartford Lloyd's Insurance Company (TX only), Hartford Underwriters Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company (not licensed in CA), Navigators Insurance Company, Navigators Specialty Insurance Company (not licensed in CA), Pacific Insurance Company Ltd. (except in CT and HI) (not licensed in CA), Property and Casualty Insurance Company of Hartford, Sentinel Insurance Company, Ltd., Trumbull Insurance Company and Twin City Fire Insurance Company and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com.

25-ML-3238400 © November 2025 The Hartford