

The Hartford Success Stories Life Sciences

Flexible Life Sciences Elite

The Hartford Life Sciences Elite is a next-generation integrated offering that combines four critical coverages – product and professional liability, human clinical trial liability, errors and omissions liability and cyber liability – in one form to help address gaps between different exposures.

Coverage tailored to the unique risks of scientific discovery.

Life science businesses have unique risks and coverage needs. That's why we offer a breadth of products and services for your life science clients at every stage in their development.

One of the broadest appetites in the industry.

We focus on anything that the Food and Drug Administration (FDA) regulates, except for conventional food and tobacco. This includes companies who service and support FDA regulated business, such as clinical research organizations, ingredient suppliers and component manufacturers.

Take a look at some of our most recent successes.

Industry Sector	Lines Written	Premium	Why We Won
Clinical Trial Supply Chain Management	The Hartford Life Sciences Elite SM (Products Liability/E&O), Property, General Liability, Auto, Umbrella, Multinational	\$190K	- New Life Sciences Elite product helped to address gaps between different exposures - Multinational capabilities
Medical Device Contract Manufacturer	Life Sciences Elite (Products Liability/E&O), Multinational	\$250K	- Ability to address insured's coverage needs with Life Sciences Elite - Competitive pricing, terms and conditions
Generic Pharmaceutical Manufacturer	Life Sciences Elite (Products Liability/E&O), Property, Premises Liability, Auto, Workers' Compensation, Umbrella	\$220K	All-lines solution, including ability to offer manufacturer defect coverage
Spinal Implant Manufacturer	Life Sciences Elite (Products Liability/E&O)	\$264K	- Industry expertise - Benefits of industry-specific coverages
Biomedical and Genomic Research Center	Life Sciences Elite (Products Liability/E&O), General Liability, Auto, Workers' Compensation, Multinational, Large Property, International	\$910K	- Industry expertise - Ability to provide all-lines solution - Large Property and Multinational capabilities

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Nutraceutical Manufacturer	Life Sciences Elite (Products & Professional Liability/E&O), Property, General Liability, Auto, Umbrella, Excess, International	\$350K	- Ability to address gaps between different exposures with an all-lines solution and new Life Sciences Elite product - Industry-specific risk engineering capabilities and service
Pharmaceutical Manufacturer	Property, General Liability, Auto, Workers' Compensation, Umbrella, Excess Products, Multinational	\$150K	Provided flexible property coverage options for their supply chain
Diagnostic Testing	Property, General Liability, Auto, Workers' Compensation, Umbrella, Multinational	\$630K	Differentiated service offering of a dedicated Claims Advisor for a customer actively invested in risk management
Life Science Service Provider	Life Sciences Elite (Products & Professional Liability/E&O), Property, General Liability, Auto, Workers' Compensation, Umbrella	\$1.3M	- Ability to quote all lines of business with one carrier - Industry expertise shown by the underwriting and Life Science leadership teams - Life Science products capabilities and capacity availability

Multinational Choice

The Hartford's Multinational Choice offers a spectrum of coverage options in more than 220 countries. It's backed by the Global Online Portal, an award-winning, cutting-edge, cloud-based network management and engagement platform.

Comprehensive product offerings

Offer your clients a total account solution by combining our Life Sciences Elite with property, premise liability, automobile, umbrella, workers' compensation, crime and inland marine.

Advance your life sciences business.

Speak with your local underwriter or visit [TheHartford.com/LS](https://www.TheHartford.com/LS)



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 declaration, 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.