



Small Business

Life Sciences

Life Sciences is a broad and rapidly evolving industry, ignited by revolutionary innovations and the drive to enhance the human experience. Firms in this sector have specialties ranging from clinical research and development to medical devices and pharmaceutical manufacturing, but unique inventory management, regulatory compliance and the implementation of reporting best practices can pose significant challenges. CNA's broad product offerings and dedicated underwriting team deliver tailored coverage solutions to small businesses in the Life Sciences sector.

Our products

- CNA Connect® Businessowners Policy
- Commercial Automobile
- International
- Products and Professional Liability Policy (admitted and surplus lines)
- Workers' Compensation
- Umbrella

Life Sciences coverage advantages

- Admitted coverage (Surplus lines when admitted not available)
- Limits of liability up to \$10 million for qualified customers
- Mitigation expenses
- Personal and advertising injury coverage when arising from a clinical trial
- Product recall expense
- Worldwide coverage (available by endorsement)

Dedicated claim professionals

Life Sciences claims are highly complex, and an experienced team can make all the difference. Our global team uses top legal talent, local jurisdictional knowledge and catastrophic expertise to provide superior support while achieving the greatest benefit for every policyholder.

Broad underwriting appetite

CNA focuses on both emerging and established companies in the Life Sciences sector. Our product portfolio enables customized insurance solutions for businesses at all stages of company development.

Underwriting appetite includes:

- Clinical trials
- Contract manufacturing organizations (CMOs) of medical devices, nutraceuticals and pharmaceuticals
- Contract research organizations (CROs)
- Manufacturers of medical devices, nutraceuticals and pharmaceuticals
- Research and development for medical devices, nutraceuticals and pharmaceuticals

Industry-leading Risk Control services

Our dedicated Risk Control team helps clients identify exposures before they become claims. Using cutting-edge technology and deep industry expertise, CNA's Risk Control consultants offer structured, sustainable solutions to help companies mitigate risk and protect their bottom line.

For more information, visit cna.com/lifesciences.