



# Small Business Solutions for Life Sciences

In the dynamic and expanding life sciences industry, small businesses are driving groundbreaking advances that will [shape the future of healthcare](#). As these companies seize unprecedented opportunities to transform patient outcomes, they face an increasingly complex risk landscape – from cyber threats to product liability.

As the life sciences marketplace continues to grow, CNA's specialized underwriting team can provide tailored coverage solutions to address the specific needs of emerging and established companies.



## Coverages Available with CNA's Small Business Solutions for Life Sciences

- ✓ **Business Owner's Policy:** Our innovative, proprietary CNA Connect® policy offers more than 300 optional coverage endorsements with deductible options, specialized coverage grants and a wide range of limit options for both property and general liability. Policyholders can benefit from our Gold Choice Endorsement which includes coverage for research and development property, Business Personal Property (BPP) at unnamed locations, bio-contamination, spoilage and laboratory animals included in BPP limit.
- ✓ **Workers' Compensation (Monoline):** We provide protection to your client's most valuable asset – their workforce.
- ✓ **Product Liability with E&O (Monoline):** This admitted and surplus lines offering optional features including, worldwide coverage, limits up to \$10M, defense costs inside the limit where permissible, and a definition of Damage that encompasses as permitted by law punitive and exemplary damages governed by the most favorable law. Policyholders receive the automatic inclusion of mitigation expense, class 1 recall and clinical trial medical expenses, a blanket additional insured and blanket clinical trial coverage.
- ✓ **IoT Water Sensor Program:** One of CNA's Risk Control solutions tailored to the Life Sciences industry, this program leverages advanced technology to monitor critical areas like cleanrooms, laboratories, and storage spaces for potential water damage, along with humidity and temperature watching.
- ✓ **Commercial Auto**
- ✓ **Commercial Umbrella**





## Our Appetite

- **Medical Devices and Instruments:**  
manufacturing, distributing and contract manufacturing
- **Nutraceuticals:**  
manufacturing and contract manufacturing, retail sale of dietary supplements purchased over the counter with limited or no FDA regulation
- **Pharmaceuticals:**  
manufacturing, distributing and contract manufacturing
- **Biotechnology:**  
applied research, development and manufacture of human or animal diagnostic or therapeutic products
- **Contract Research:**  
organizations performing the research and development functions, such as clinical trials and FDA regulatory requirements on behalf of others
- **Research and Development:**  
drug and device research and development, including execution of human clinical trials
- **Academic Institutions:**  
institutions supporting research and development, site investigation and clinical trials



## CNA's Small Business Solutions

As a leading insurer of small businesses, we offer industry specialization, best-in-class service and a streamlined experience for retail agents, brokers and program administrators.

CNA has more than 30 years of experience in small business, and our differentiated go-to-market strategy, single point of contact and award-winning service center make it easy to work with us.



## CNA Highlights

**125+**

Years of  
experience

**7<sup>th</sup>**

Largest U.S.  
commercial insurer\*

Financial Strength  
Ratings

**A<sup>+</sup>**

S&P

**A**

A.M. Best

**A2**

Moody's

**A<sup>+</sup>**

Fitch

Ready to learn more?

Email: [sbsalesagency support@cna.com](mailto:sbsalesagency support@cna.com)

Call: 866-891-7247, option 1 Visit: [cna.com/smallbusiness](https://cna.com/smallbusiness)