

# LIFE SCIENCES COVERAGE



At Hull & Co. we understand the complex coverage & exposures distinctly unique to this industry. Let us help you and your clients with coverage for Medical Directors and Review Board, Options for Premises General Liability Coverage and even Buybacks on Excluded Substances.

Our extensive carrier network and relationships allow us to serve you for any domestic or global exposures and secure the best possible protection for your clients.

We're the smart solution in the Life Science Industry.



For more information,  
please call your Hull Representative  
or email [solutions@hullco.com](mailto:solutions@hullco.com).

**Southern California**  
(949) 477-5030 • (800) 289-4855

**Northern California**  
(209) 474-9100 • (866) 434-2210

**Pacific Islands (Hawaii)**  
(808) 840-1980 • (866) 859-8302



## TARGET CLASSES:

- Pharmaceuticals & Biotech Products
  - OTC, Rx, Generic Rx
  - Point of Service Distributors
- Medical Devices / Products
  - All Classes I-III
  - Disposable & Non-Disposable
  - Invasive & Non-Invasive
  - Diagnostic Imaging Equipment
  - Monitoring Devices
  - Surgical & Hospital Equipment
  - Implantable Medical Devices
  - Sterilization Equipment
  - Manufacturers Reps
- Biologics (Animal & Human)
  - Tissue and Cell Banks
  - Vaccines
  - Stem Cell Research
- Nutraceuticals
  - Supplements: OTC Vitamin & Mineral, High Protein & Muscle Bldg
  - Energy or Nutritional Drinks & Bars
  - Herbal Products
  - "Bedroom" Enhancement Products
  - Organic Oils & Additives
  - Bulk Ingredient Importers
- Human Clinical Trials
  - All Phases I-IV
  - Medical Device Testing
  - Drug Trials
- Medical Marijuana
  - Dispensaries, Growers

## AVAILABLE COVERAGE:

- Products Liability, General Liability & Professional Liability - Claims Made
- \$5 Million Primary or Excess Limits Available
- Deductible & SIR Structures Available
- Unsupported Excess Available
- Occurrence on Limited Classes
- Prior Acts Available
- Vendor's Coverage

## TYPICAL RISK SIZE:

- Average Premium \$20,000
- Policy Deductibles as low as \$2,500; Standard \$5,000; SIR \$25,000 Minimum

**MINIMUM PREMIUM:** as low as \$4,500 on select classes