



Leading insurance into what's next

## Health & Life Sciences Solutions

Explore our portfolio of modern protections designed exclusively for your Health & Life Sciences clients. Our flexible policies and unique coverages were developed to give your early-stage, small and low mid-market clients peace of mind as they grow.

Guided by a team of experts and experienced underwriters, our Health & Life Sciences offering is designed to address new and emerging risks across this dynamic industry.

At Corix, we're on a mission to transform insurance through practical innovation, delivering comprehensive solutions that empower brokers to outpace risk and lead their clients confidently into the future.

Thousands of clients trust Corix to protect their businesses with insurance ranging from foundational protections to highly specialized technology coverages.

Join us and grow your Health & Life Sciences business with confidence.

Learn more at [corixinsurance.com](https://corixinsurance.com)



# Enabling Efficiency. Accelerating Growth.

When you work with Corix Insurance, you get more than a partner. You get an ally in serving your Health & Life Science clients and enabling their growth—and accelerating yours.

What sets us apart? Our ability to stay a step ahead. Our experts are relentlessly focused on transforming the insurance experience for early-stage, small and low mid-market clients, and for the brokers who guide them.



## Forward-Thinking Protection

From digital health services to clinical trial management to nutraceuticals—we offer leading-edge products and flexible policies to help you outpace new and emerging risks.

## Friction-Free Experience

Our technology-enabled underwriting and user-friendly platforms allow us to quote, bind, and issue policies with ease, and according to your preference (email, API, or portal)—allowing you to respond to your clients with speed and confidence.

## Responsive Service

Our broker relations, operations, marketing, and underwriting teams are invested in your success and empowered to respond quickly—so we can win together, and grow together.

## Reliable Claims Experience

Our claims capability is backed by experts who are responsive, fair, and empathetic—supporting you and your clients when it matters most.

# Forward-Thinking Protection

## COMMERCIAL GENERAL LIABILITY

- > Customizable coverage configuration
- > Premises-Ongoing Operations BI/PD Liability coverage including:
  - Occurrence or Claims-Made
  - Defense Inside or Outside Limits
- > Products-Completed Operations BI/PD Liability
- > Personal and Advertising Injury Liability
- > Medical Payments coverage
- > Hired and Non-Owned Auto (HNOA)
- > Employee Benefits Liability

## PRODUCT LIABILITY WITH CLINICAL TRIAL LIABILITY

COMING  
SOON

- > Customizable coverage configuration
- > Scheduled Clinical Trials
- > Additional insured status for majority-owned subsidiaries

## COMMERCIAL PROPERTY

- > Commercial Property broadened to include:
  - Bio-contamination
  - Perishable Property
  - R&D Project Property
  - Scientific Animals
  - Condemnation of Undamaged Stock
- > Business Income with Extra Expense (BI/EE)

## TARGET INDUSTRIES\*

Pharmaceutical  
Biotechnology  
Medical Devices  
Digital Health/Medical Software  
Clinical Trial Management  
Nutraceuticals/Dietary Supplements  
AgTech  
Allied Health - **COMING SOON**

## PROGRAM APPETITE

Up to \$200M revenue  
Up to 2,000 employees  
Up to \$5M limit  
U.S.-domiciled companies  
Admitted in 28+ states  
Non-admitted in all states

## AM BEST "A" RATED CARRIERS

State National Insurance  
Company, Inc. (Admitted)  
NAIC #12831

United Specialty Insurance  
Company (Non-admitted)  
NAIC #12537

*\*Products intended for humans or animals across industries*

# Forward-Thinking Protection

## CYBER AND ERRORS & OMISSIONS (E&O)

### Cyber

> Includes first- and third-party coverages

### Errors & Omissions (E&O)

### Media Liability

### Digital Health endorsement includes:

- > Bodily Injury resulting from digital services
- > Personal Injury resulting from digital services
- > Defense Costs resulting from False Advertising Wrongful Acts
- > Artificial Intelligence (AI) enhancement for E&O

## MANAGEMENT LIABILITY

### Directors & Officers (D&O) Liability

### Employment Practices Liability (EPL)

### Fiduciary Liability

## MORE PRODUCTS

### Commercial Crime

### Excess Claims-Made

> One policy that sits over a combination of up to six lines of coverage

## CONTACT US

Have questions about Health & Life Sciences ? Let's connect!



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