



Life Sciences

LIO Specialty writes a variety of Life Sciences related risks. With our underwriting expertise, we provide wholesale brokers with creative solutions that will address their most complex risks. We consider ourselves to be a market leader in providing superior service and coverage for the Life Sciences industry.

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Policy Structure

- Proprietary GL Occurrence and Products/Completed Operations Claims-Made coverage form
- Commercial General Liability Claims-Made coverage form available
- Products only offer available
- Limits: \$1,000,000 Per Occurrence / \$2,000,000 Aggregate
- Deductibles: \$0-\$25,000
- Minimum Premium: \$2,500 (some classes may warrant lower premium)

Target Appetite

- Cannabis (CBD/Hemp and Marijuana)
 - Cultivators/Growers
 - Manufacturers and Processors
 - Dispensaries, Retail Store and Distribution
 - Cannabis Delivery
- Nutraceuticals/Dietary Supplements
 - Bodybuilding Supplements
 - Body Cleansers
 - Compounded Herbs
 - Energy Supplements and Drinks
 - Non-Compounded Herbs
 - Protein Supplements
 - Sexual Enhancement Products
 - Vitamins

Available Coverage Enhancements (will vary by offer)

- Security Breach Expense Reimbursement
- Employee Benefits Liability
- Hired and Non-Owned Auto Liability
- Stop Gap Employers Liability
- Worldwide Coverage
- Primary and Non Contributory AIs
- Waiver of Subrogation
- Limited Product Withdrawal Expense