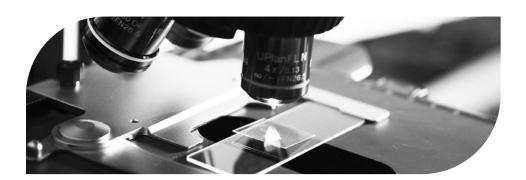


## Life Sciences

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.

LIO Specialty Platform Login ↗





## **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)
  - o Cultivators/Growers
  - o Manufacturers and Processors
  - o Dispensaries, Retail Store and Distribution
  - o Cannabis Delivery
- Nutraceuticals/Dietary Supplements
  - o Bodybuilding Supplements
  - o Body Cleansers
  - o Compounded Herbs
  - o Energy Supplements and Drinks
  - o Non-Compounded Herbs
  - o Protein Supplements
  - o Sexual Enhancement Products
  - o 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 Als
- Waiver of Subrogation
- Limited Product Withdrawal Expense