

Life Sciences

Exclusively available through wholesale brokers, LIO Specialty offers a broad spectrum of life science coverage. Our underwriting expertise allows us to create flexible solutions for complex and emerging risks, ensuring brokers can confidently meet client demands. With a reputation for superior service and dependable coverage, we are a trusted leader in this specialized marketplace.







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

