

Insurance Solutions for Digital Health Companies

LS Prime® Digital
from Berkleylifesciences

As part of our flagship LS Prime® product line, LS Prime® Digital is designed for life sciences innovators, safeguarding breakthroughs from development to deployment.

Solutions for the Digital Evolution of Life Sciences

LS Prime® Digital from Berkley Life Sciences is a flexible, non-admitted insurance solution designed specifically for life sciences companies navigating the evolving digital health landscape. LS Prime® Digital prioritizes Products Liability coverage for a wide range of exposures including tangible products, software, and online platforms. With the availability of additional coverages for the risks digital health companies face, policies may be tailored based on an insured's particular risks and coverage needs.

Product Resources

- Digital Health Capabilities

Products Liability

Created by life sciences insurance specialists exclusively for life sciences innovators, our LS Prime® Digital solution helps our insureds manage risk intelligently while harnessing the latest technological and scientific breakthroughs to advance the quality of human life.

- Up to $10M in aggregate limits
- Products and Completed Operations Liability
- Clinical Trial Liability, including Personal Injury (PI) and Abuse or Molestation
- Clinical Trial Medical Expense
- Product Withdrawal Expense
- Medical Monitoring Expense
- Coverage for bodily injury from technology-related products and services

Healthcare Professional Liability

Healthcare Professional Liability may be available through LS Prime® Digital to help address certain professional liability exposures associated with digital health technologies and delivery.

- Ability to designate both the specific professional services as well as the professionals to be covered
- Healthcare Professional Abuse or Molestation Liability coverage available
- Enhanced Healthcare Professional Defense Expense coverage may be available for specified categories of professional misconduct, including certain HIPAA or billing-related matters, subject to applicable policy

terms and conditions.

Life Sciences Operations and Technology Errors & Omissions Liability

Life Sciences Operations and Technology Errors & Omissions Liability coverage may be available through LS Prime® Digital for life sciences companies whose innovations depend on digital infrastructure.

- **Definition of economic injury that does not require negligence, subject to applicable policy terms and conditions.**
- Specifically designed to address the risks of technology/life science companies featuring:
  - A separate and dedicated Technology Product/Work limit
  - Coverage may be extended to qualifying contractual indemnitees for the purpose of conducting your work or completing your product under a work contract
  - Coverage may be available for certain third-party recall loss incurred by customers, subject to applicable policy terms and conditions

Cyber Liability

Cyber Liability coverage may be available through LS Prime® Digital for life sciences companies operating at the intersection of sensitive data and connected technologies.

- Separate coverage parts for both third- and first-party cyber exposures
- Third-party coverage may be available for Data Security and Privacy, Regulatory, Payment Card Industry, and Cyber Media Liability.
- **First-party coverage may be available for Data Breach Response, Business Interruption, Reputation Risk, Extortion, Cyber Crime, and Social Engineering.**
- Supplemental coverage for reasonable expenses to mitigate against a future data security event and forensic accounting services in the calculation of income loss.
- Network of vetted professionals, experts, and services for cyber event response.
  - Approved Pre-beach providers
  - Approved Post-breach providers

Additional Coverages

Berkley Life Sciences offers access to additional insurance solutions, including::

- Multinational (including Foreign Local Admitted policies)

- Package and related coverages:
  - Commercial Property
  - Commercial Automobile
  - Commercial Umbrella
  - Crime
- Workers Compensation
- Excess Liability



Why Berkley Life Sciences

- Our policy form can be customized to individual operations both now and in the future, allowing for an adaptable and scalable approach for firms with tangible products combined with software apps or online platforms.
- A dedicated underwriter coordinates multiple coverages, including package, auto, and workers compensation. This ensures a seamless and efficient placement experience.
- While Healthcare Professional Liability is available, we do not require it to be purchased as part of every policy, making it easier to tailor coverage to the specific needs of your digital health clients.
- Our flexible automatic renewal process for package, auto and workers compensation policies is built for the fast

pace of digital health companies and shifts focus to more complex lines of coverage.

- All Products Liability and Errors and Omissions claims are handled by internal Berkley professionals, each with extensive experience.
- Berkley Life Sciences insureds have access to our **Elite Defense Network Helpline**, providing 2 free hours of non-claim-related legal advice, creating value even for customers with no claims.

Descriptions of coverage, program features, and capabilities are for informational purposes only. All coverage may not be available for all accounts or in all jurisdictions. Coverage is subject to underwriting, terms, conditions, and exclusions as set forth in the actual policy as issued.



Contact Us

Ready for an insurance solution that is comprehensively tailored to your client's life sciences business by life sciences specialists? Let's get started.



Elite Defense Network Helpline

Exclusive to policyholders, our Elite Defense Network offers a free helpline that provides two hours of industry-specific legal, non-claim related advice focused on business.





Life Sciences Industry Blog

Learn about digital health industry information innovation, trends, and advancements.

