

**LS Prime® Online** is an easy-to-use, insurance rating, quoting and binding platform for emerging life science companies. Through a simple online process, Berkley Life Sciences is able to offer many of the unique features of its innovative, world class **LS Prime® Property, Business Income, General Liability—Premises Operations, Hired Non-Owned Auto, and Umbrella** products in a streamlined fashion. The online application provides fast turn-around, competitive pricing, limits of insurance up to \$25,000,000 TIV/policy, \$9,000,000 TIV/location and the ability to quote 24 hours a day, 7 days a week. See the table below for a summary of the many coverage features available through **LS Prime® Online**.

	LS Prime® Online Standard Limit	Standard Enhancement Coverages	Berkley Life Sciences LS Prime® Online Benefit
<b>Property</b>	Standard Limit: \$25,000  Option to purchase increased limits	Electronic Data	Electronic Data Coverage in the Building and Personal Property Coverage form is extended to provide for a covered cause of loss anywhere in the world. The limit of insurance for Electronic Data in the Building and Personal Property Form is replaced by the higher amount, if any, shown in the schedule, under Limit of Insurance – Electronic Data.  This coverage is available to be increased to a limit of: \$250,000.
	Standard Limit: \$25,000  Option to purchase increased limits	Internal Cyber Attack	Coverage can be extended to address an illegal or malicious entry into electronic data which results in an interruption, impairment, manipulation, or destruction of a computer system by an employee or entity retained by the policyholder to inspect, design, install, maintain, repair, or replace the system. The limit of insurance, if any, is shown in the Building and Personal Property Schedule, under Limit of Insurance – Internal Cyber Attack.  This coverage is available to be increased to a limit of: \$100,000.
	Included within the Business Personal Property limits	Electronic Data Processing Equipment (EDP)	EDP equipment limit at named premises in LS Prime® is included within the business personal property limit. The EDP property limit at unnamed premises is included within the business personal property limit at unnamed locations.
	Standard Limit: \$10,000  Option to purchase increased limits	Imminent Harm Expenses	LS Prime® covers reasonable and necessary expenses incurred to protect covered property such as the evacuation of scientific property including research and production animals.  This coverage is available to be increased to a limit of: \$100,000.
	Standard Limit: \$25,000  Option to purchase increased limits	Unnamed Premises	Physical loss of or damage to Covered Personal Property caused by or resulting directly from a covered cause of loss is covered for premises not listed in the Declarations and (other than Newly Acquired or Constructed Premises). The limit of insurance, if any, is shown in the Building and Personal Property Schedule, under Limit of Insurance – Business Personal Property – Unnamed Premises.  This coverage is available to be increased to a limit of: \$250,000.

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction. Certain coverages may be provided through surplus lines insurance company subsidiaries of W. R. Berkley Corporation through licensed surplus lines brokers. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. In California, Berkley Life Sciences conducts business as Berkley LS Insurance Solutions, LLC, a licensed surplus lines broker (License Number 0H44165).

Any reference to insurance is descriptive and presented for discussion purposes only. Coverage afforded under any insurance policy issued is subject to the individual terms and conditions of that policy as issued. Claims scenarios are hypothetical in nature and for illustrative purposes.

	LS Prime® Online Standard Limit	Standard Enhancement Coverages	Berkley Life Sciences LS Prime® Online Benefit
Property (cont'd)	Standard Limit: \$50,000  Option to purchase increased limits	Water Backup/ Overflow	Direct physical loss or damage to Covered Property at described premises, Newly Acquired Premises, and Unnamed Premises caused by or resulting directly from water or waterborne material which backs up or overflows from a sewer, drain, or sump is covered up to the limit shown in the Building and Personal Property Schedule, under Limit of Insurance – Water that Backs Up or Overflows from a Sewer, Drain, or Sump.  This coverage is available to be increased to a limit of: \$250,000.
	Standard Limit: \$50,000  Option to purchase increased limits	Water Seepage	Direct physical loss or damage to Covered Property at described premises, Newly Acquired Premises, and Unnamed Premises caused by or resulting directly from water under the ground surface pressing on, or flowing, or seeping through: foundations, walls, floor, or paved surfaces; basements, doors, windows or septic systems is covered up to the limit shown in the Building and Personal Property Schedule, under Limit of Insurance – Water Seepage.  This coverage is available to be increased to a limit of: \$250,000.
	Standard Limit: \$25,000	BI/EE—Dependent Properties	Business Income and/or Extra Expense are additional coverages for Dependent Properties. The limit of insurance, if any, is shown in the Building and Personal Property Schedule, under Limit of Insurance – Dependent Properties.  This coverage is available to be increased to a limit of: \$250,000
	Standard Limit: \$25,000	Loss of Market	LS Prime® provides Business Income coverage for loss of revenue directly caused by a delay in the introduction of any new or enhanced product, where such delay is due to the necessary “suspension” of “operations” caused by physical loss of, or damage to property at a covered location.  This coverage is available to be increased to a limit of: \$250,000
	Standard Limit: \$10,000	Interruption of Computer Operations	LS Prime® extends Business Income and/or Extra Expense to a “suspension” of “operations” caused by an interruption in computer operations due to destruction or corruption of electronic data due to a covered cause of loss.  This coverage is available to be increased to a limit of: \$100,000
	Standard Limit: \$250,000	Change in Environmental Control (CIEC)	LS Prime® provides Business Income coverage for loss of revenue directly caused by a delay in the introduction of any new or enhanced product, where such delay is due to the necessary “suspension” of “operations” caused by physical loss of, or damage to property at a covered location.
	Standard Limit: \$250,000	Contamination	The expansive definition of "contaminating agent" incorporated into LS Prime® was carefully crafted to address the risks faced by the evolving life science industry. Moreover; LS Prime® recognizes that some contamination scenarios are not easily characterized as "sudden".

	LS Prime® Online Standard Limit	Standard Enhancement Coverages	Berkley Life Sciences LS Prime® Online Benefit
Property (cont'd)	Standard Limit: \$50,000	Scientific Animals	LS Prime® coverage includes: <ul style="list-style-type: none"> <li>• Direct loss of or damage to "scientific animals", and;</li> <li>• Consequential loss in the value of undamaged "scientific animals" resulting from a covered cause of loss to other property.</li> </ul>
	Blanket Coverage		Blanket Coverage is available separately for property coverages and is also available for the catastrophe perils of Flood, Earthquake and Earthquake Sprinkler Leakage (EQSL).
		Flood	The peril of flood can be purchased up to the limit of \$ 9,000,000 and is available on a blanket basis.
		Earthquake	The peril of earthquake can be purchased up to the limit of \$9,000,000 and is available on a blanket basis.
		Earthquake Sprinkler Leakage (EQSL)	The peril of earthquake sprinkler leakage only can be purchased up to the limit of \$9,000,000 and is available on a blanket basis.
		Equipment Breakdown	The equipment breakdown perils are automatically included.
General Liability-Premises Operations	\$2M General Aggregate \$1M/Occurrence Limit		Employee Benefits Liability is a coverage option.
Hired Non - Owned Auto Liability	\$1M Limit		
Umbrella	\$5M General Aggregate \$5M/Occurrence Limit		
Multiple Writing Companies			Standard or preferred rating available.
Direct Billing/ Agency Bill/ Payment Plans	<p>Direct Billing: The invoice is billed to the client directly by Berkley Life Sciences and commissions are remitted to the broker on a monthly basis.</p> <p>Agency Bill: The invoice is billed to the agent who then bills the client.</p>		
Claims Services	<p>Claims are handled by adjusters with a keen sensitivity to the life science regulatory environment and an understanding of the critical issues unique to the life science industry.</p> <p>An in-depth understanding of the life science industry means that Berkley Life Sciences provides unparalleled claims service with the ultimate goal of making each and every policyholder truly whole after a property loss.</p>		
Risk Management Resources	<p>Berkley Life Sciences provides a full array of property services by experts who come from the life science industry. Our engineers have worked in pharmaceutical and medical device operations and have extensive knowledge of both regulatory / validation requirements.</p>		