



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[®] Products and Clinical Trial Liability Policy** in a streamlined fashion. The online application provides fast turn-around, competitive pricing, limits of insurance up to \$5,000,000 for qualified risks with sold products, \$10,000,000 for qualified clinical trials-only risks (no sold product) 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**.

Features	Benefits
Blanket Additional Insureds (where required by written contract)	No need to schedule each product sales or service contractor, clinical trial contractor, vendor or other person or entity where required by contract. Coverage is automatically provided for varying degrees of liability depending upon the activities of the additional insured and the risk assumed.
Blanket Clinical Trial Coverage	Without exception, there is no requirement to report new clinical trials during the policy period. Trials with amended protocols, new indications, and minors as participants are all covered automatically under LS Prime [®] Online.
Circumstance Reporting (Critical Facts)	Specific, concrete notification criteria help policyholders clearly identify which products liability circumstances to report to the company.
Claims Made Coverage (not Claims Made & Reported)	The policyholder is not required to report the claim to the company by the end of the policy period. Applicable to all claims made coverages.
Punitive Damages	Punitive damages can be your client's greatest risk, but often are left unaddressed in liability forms. Our definition of damages includes punitive damages, explicitly affirming coverage (where allowable by law).
World Wide Coverage DIC Excess	Your client's products or services could be sold anywhere in the world. LS Prime [®] Online includes a world wide coverage territory and addresses claims or suits anywhere.* *Subject to U.S. restrictions such as Office of Foreign Assets Control (OFAC) sanctions or embargoes.
Batch Claims Coverage (Optional)	LS Prime [®] Online offers an option for true batch claims coverage, not just a batch deductible like other policies. As long as a covered injury stems from the same batch event, claims can be brought back to this policy period for 5 years, even if the injury occurs after policy expiration. Batch Claims Coverage ensures that the client has the choice to channel all future claims from a specific product back into one policy period, achieving predictability and preserving subsequent policy limits for other claims.
Product Withdrawal Expense (Optional) Up to \$250,000 Limit available when Products Completed Operations Liability is purchased	The cost to recall a dangerous or defective product can be a significant drain on a life science firm's resources. LS Prime [®] Online not only covers the expenses related to removing the product from the marketplace, but also the costs for customer communications, consultants, attorneys, and public relations firms.
Product and Clinical Trial Medical Monitoring Expense (Optional) Up to \$250,000 Limit	Class I recalls and safety holds on clinical trials can spark claims from customers and clinical trial participants. Claimants may demand ongoing monitoring of their health to detect any disease or condition caused by the defective product before symptoms have manifested. Medical Monitoring Expense provides coverage for these costs in the absence of physical injury, sickness or disease.
Clinical Trial Medical Expense Coverage (Optional) Up to \$25,000 Limit when Clinical Trials Liability is purchased	Protects financial results due to unexpected medical expenses associated with adverse events from clinical trials. Pays for expenses regardless of fault after such expenses are submitted to the trial participant's medical insurer. Coverage is available with or without deductibles for qualified clients.

The following optional coverages/enhancements allow the flexibility to purchase only when desired:

- ◆ Batch Claims Coverage
 - ◆ Biological Agents Liability
 - ◆ Clinical Trial Abuse or Molestation Liability
 - ◆ Clinical Trial Medical Expense Coverage
 - ◆ Data Breach Expense
 - ◆ Data Protection Liability
 - ◆ Employees Benefits Liability
 - ◆ Errors and Omissions
 - ◆ Expanded Basic Extended Reporting Period
 - ◆ Expanded Blanket Additional Insured
 - ◆ Extended Coverage Period Option
 - ◆ Hired and Non-Owned Auto Liability
 - ◆ Premises / Ongoing Operations
- Liability**
 - ◆ Product & Clinical Trial Medical Monitoring Expense
 - ◆ Product Withdrawal Expense
 - ◆ Property Damage for Goods in Your Care, Custody or Control
 - ◆ Stop Gap—Employers Liability



Berkley Life Sciences believes emerging life science companies benefit from coverage offerings similar to those available to larger life science companies. LS Prime[®] Online is designed to qualify and quote an account without Underwriter involvement. Build your book of business poised for growth, and save time with LS Prime[®] Online.

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 OH44165).

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.