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**Today. Tomorrow.
Together.**

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Business appetite and product contacts

A guide to Liberty Remedy for Life Sciences™ Liability insurance risk appetite

Liberty Remedy for Life Sciences is an innovative insurance solution designed specifically for Life Sciences companies across the full value chain – from research and development through to manufacturing, commercialisation and delivery of diagnostic, therapeutic and preventive products as well as medical devices and other healthcare solutions for humans and animals.

The Life Sciences market opportunity

The Life Sciences industry is fast-growing and continually changing, but it remains underserved with only a few specialist insurance options available. As a result, most businesses are only offered standard commercial policies that fail to cover the complex research, development, and commercialisation risks unique to Life Sciences businesses. Liberty has taken a different approach – creating a specialist insurance product, Liberty Remedy, designed specifically for Life Sciences businesses rather than generic commercial packages. This approach is delivered through a dedicated underwriting, claims and risk-engineering team of specialists across the Asia Pacific region, strengthened by a connected international Life Sciences network across our global footprint.

Tailored for business operations

Liberty Remedy blends core Casualty protection with Life Sciences-specific extensions to deliver integrated coverage across general and products liability, clinical trials, financial loss, reputation protection expenses, environmental liability, product recall, statutory liability and multinational products designed for companies involved in:

- Medical devices
- Human cells, tissue, and cellular and tissue-based products (HCT/Ps)
- Clinical trials
- Analytical laboratories providing testing services for materials derived from the human or animal body for screening, diagnosis, prevention, treatment or health assessment purposes
- Pharmaceuticals
- Dietary supplements
- Life sciences product and service providers, including contract research organisations, contract manufacturing organisations, clinical trial support services, and product distributors

Risk engineering and claims management

Liberty's risk engineering capability sets us apart in the Life Sciences sector with specialist liability engineers based in China, Hong Kong, Singapore and Australia. This gives us the ability to assess quality systems and supply controls on the ground. This engineering depth allows us to understand clients at an intimate level, ensuring coverage has no gaps while also offering insights from best practices observed elsewhere.

Liberty's claims proposition matters as much as the policy wording, particularly in a sector where claims can be time-critical, technically complex and financially significant. We have spent considerable time building our claims capability with the technical expertise the Life Sciences sector demands. Our claims support is locally accessible, with clients able to meet their claims team directly alongside their underwriter and risk engineer, ensuring Life Sciences clients receive responsive, technically informed support when they need it most.

Why partner with Liberty for your Life Sciences clients?

- Broad underwriting appetite and local authority for full breadth of the Life Sciences industry from research and development through to market
- Local Life Sciences claims management and network of specialist Life Science service providers
- Dedicated integrated Global Life Sciences Practice Group of Underwriting, Risk Engineering, and Claims professionals with in-depth expertise
- Powered by the capacity and resources of a Fortune 100 insurance leader to support Life Sciences risks at every stage of growth

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