



*Insurance Solutions and Expert Risk Management Consulting for  
Bioscience / Pharmaceutical / Medical Device / Drug Development / Venture Capital*

**INNOVATIVE INSURANCE SOLUTIONS FOR PIONEERING SCIENTIFIC COMPANIES**

We bring the same commitment, expertise and tailored products to Life Science and Medical Technology companies as we do to our other specialty programs. We will access the most innovative and forwarding thinking providers to deliver an integrated insurance and risk management program that includes industry specific enhancements for R&D Property/Research Animals, R&D Business Income, Pollution, Liability Enhancements for Errors and Omissions, Human Clinical Trials, Professional Liability and much more. We specialize in creating flexible insurance solutions that address your company's unique situation.

Visit Argo Insurance Group at [www.argoinsurance.com](http://www.argoinsurance.com)

**ARGO'S CORE OFFERINGS**

*Insurance Coverage for Life Science and Medical Technology Companies including*

- Professional services - clinical trials consultants or medical product sales
- Errors and omissions coverage
- Property and liability insurance
- Research and development property
- Business income losses - direct physical loss or damage to R&D property and research animals
- Pollutant cleanup and removal
- Loss or damage from organisms, microorganisms, gas or liquid
- Pollution liability insurance for designated sites
- Product liability

**TAP INTO OUR EXPERT KNOWLEDGE**

*and Our Reputation for Trust, Integrity and Exemplary Service*

Argo's Life Science team has extensive experience in commercial lines property & casualty underwriting. Collectively, they have underwritten commercial accounts for hundreds of medical technology and life science companies. In addition, we are trained and experienced in assisting clients during product development, clinical trials, and market introduction of their product.

*Contact us to receive a free assessment of your current coverage.*

Argo Insurance Group

Life Science Practice

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(MORE)

## ABOUT ARGO



The Argo Insurance Group is a leading San Francisco Bay Area insurance broker that provides commercial and personal insurance, as well as employee benefits. With over 30 years in business, Argo provides

clients with innovative insurance and risk management solutions across many industries including real estate, construction, hospitality, publishing and health care.

### Delivering Results to Your Bottom Line

Insurance premiums are based on exposure and loss history. By focusing on preventing and aggressively managing claims, we are able to consistently deliver insurance solutions at lower costs than our competitors.

Contact us today to find out how we can help your company not only develop a safer, more productive work environment, and also free up valuable resources for further investment in your business.

*Visit Argo Insurance Group on the web:*

[www.argoinsurance.com](http://www.argoinsurance.com)

### Argo Insurance Group

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## LOSS SCENARIOS IN THE LIFE SCIENCES INDUSTRY



### Contamination -

A fire contaminates an insured's clean room. The premises are FDA-regulated and require compliance with all FDA codes before resuming operations. Total

settlement, including property damage and business interruption: \$1.2 million.

### Professional Liability -

A CRO is named in a class action lawsuit alleging that unqualified personnel recruited human test subjects for a venerable class. Damages sought are in the seven figures.

### Misbranded -

A drug manufacturer misbrands a product that leads to an allegation of bodily injury. Damages sought are in the six figures.

### Human Clinical Trial -

A research subject suffer bodily injury during a clinical trial and alleges the risks of the drug were not fully disclosed in the informed consent. Damages sought exceed \$250,000.



Argo Insurance Group is Proud to Support  
The USGBC and Build IT Green

