



Life Sciences and Technology

Appetite Guide



Product Information

Our niche underwriting appetite targets the needs and demands of UK start-ups, micro-businesses and medium-sized enterprises in the Lifescience, Science, Innovation and Applied Science/Technology Sectors. We offer a commercial package, including UK Clinical Trial Liability/Professional Liability; and Management Liability.

Appetite

UK start-ups, micro-businesses and medium-sized enterprises whose focus is on the research, development, sale and distribution of:

- Medicinal Products and Medical Devices
- Invitro Diagnostics
- Cosmetics
- Dietary Supplements and Medical Foods
- Laboratory-grown food Products
- Laboratory Chemicals/Culture Media/Biocides
- Laboratory equipment
- Electronics and Robotics Products
- Carbon Capture Technology Products
- Waste/Exhaust Capture Technology Products
- Materials Science Products (e.g. ceramics, composites, metals, nanomaterials, textiles, and polymers)
- PPE Products (including Cat 3 Life-threatening risks)
- Transportation Products (excluding products vital to their safe operation)
- Space/Aviation products (excluding products vital to their safe operation)
- Military Products (excluding firearms, ammunition, explosives)

Core Features & Benefits

- Specialist Underwriters
- Start-ups, micro- businesses and enterprises turning over less than £10 million (although we can and do write larger)
- Premiums start at £500 + IPT for R&D start-ups
- Capacity:
 - EL - £10 million; PL/Products - £10 million;
 - UK Clinical Trials - £5 million
 - Professional - £5 million;
 - Property and Business Interruption – up to £10 million
 - Management Liability £5 million

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PART OF THE BROWN & BROWN TEAM