



IntactTechnology | Industry Solutions for Medical Technology

Where innovation meets experience to solve your technology risk management needs. Working with Intact Technology means you can rely on an exceptionally responsive team that is highly knowledgeable about the dynamic technology industry. We don't just know tech, we're passionate about it and those who share our focus. Because of our flat organization, you will always reach an empowered decision-maker who can promptly solve your risk management needs.

Our medical technology insurance package is a comprehensive custom fit for today's innovative medical technology and life science companies. These tailored coverages* are backed by underwriting, claims and risk control medical technology specialists who understand these companies' unique requirements.

Specialized Medical Technology Protection

- Products and completed operations liability
- Errors or omissions liability
- Clinical trials
- Pure claims-made, with other options available
- Admitted and non-admitted coverage ability
- 90-day automatic coverage for newly acquired organizations
- Unlimited-duration supplemental extended reporting period
- Notice of occurrence provisions for claims-made coverage

Product includes:

- Products used in human clinical trials

- Warranties or representations
- Failure to provide directions, instructions or warnings
- Property loaned or rented to others
- Clear related claims language to ensure continuity of coverage and which is triggered on a prospective basis

Who is insured includes:

- Human clinical trials contractors
- Scientific advisory boards
- Vendors for designated activities in connection with your products including medical sales consultant coverage
- Developers of licensed technology

Worldwide Coverage

- Automatic worldwide coverage territory for suits brought in the U.S.

- Available for suits occurring anywhere
- Solutions for domestic and locally admitted foreign human clinical trials

Property Protection

- \$500,000 bucket limit (per occurrence)
- Backup of sewers and drains: BPP limit
- Debris removal: \$250,000 per occurrence limit
- Property off-premises
- Property in transit
- Research and development property
- Spoilage, contamination and change in temperature

- Worldwide contingent business income
- Newly acquired property
 - Building: \$1 million; 180-day notice
 - Personal property: \$1 million; 180-day notice
- Research animals coverage options, including blanket or sublimits
- Business income, including:
 - Net profit valuation for research and development operations
- Grants and milestones coverage available
- Market delay
- Extra expense from loss of research animals
- DIC/DIL coverage
- Foreign voluntary workers compensation
- 24-hour medical, personal and travel assistance
- Contingent automobile coverage, including hired car physical damage
- Unlimited repatriation and medical expenses

Additional International Coverage

- Global coverage options
- Local admitted placements

Superior Claims Service

No matter how much you prepare, claims happen. And when they do, you deserve an accessible partner who understands your loss and how to quickly resolve matters. Our claims professionals know technology business. This experience means you can anticipate superior customer service in response to your sophisticated needs. Our claims services include:

- 24/7 claims reporting options
- Initial claimant/injured party contact within 24 hours
- Timely and thorough claim investigations
- Dedicated resources with deep industry expertise

Minimized Risk

Our risk management services are built to deliver high-quality solutions to help safeguard against risks that threaten your business success. Our flexible, innovative risk control services identify loss mitigation strategies for existing—and emerging—issues and technologies. Services include:

- Risk control consultation including customized service action plans
- Cyber risk evaluation
- Assistance with business continuity planning
- Fleet safety management
- Ergonomic program management
- Online and classroom safety training

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.



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