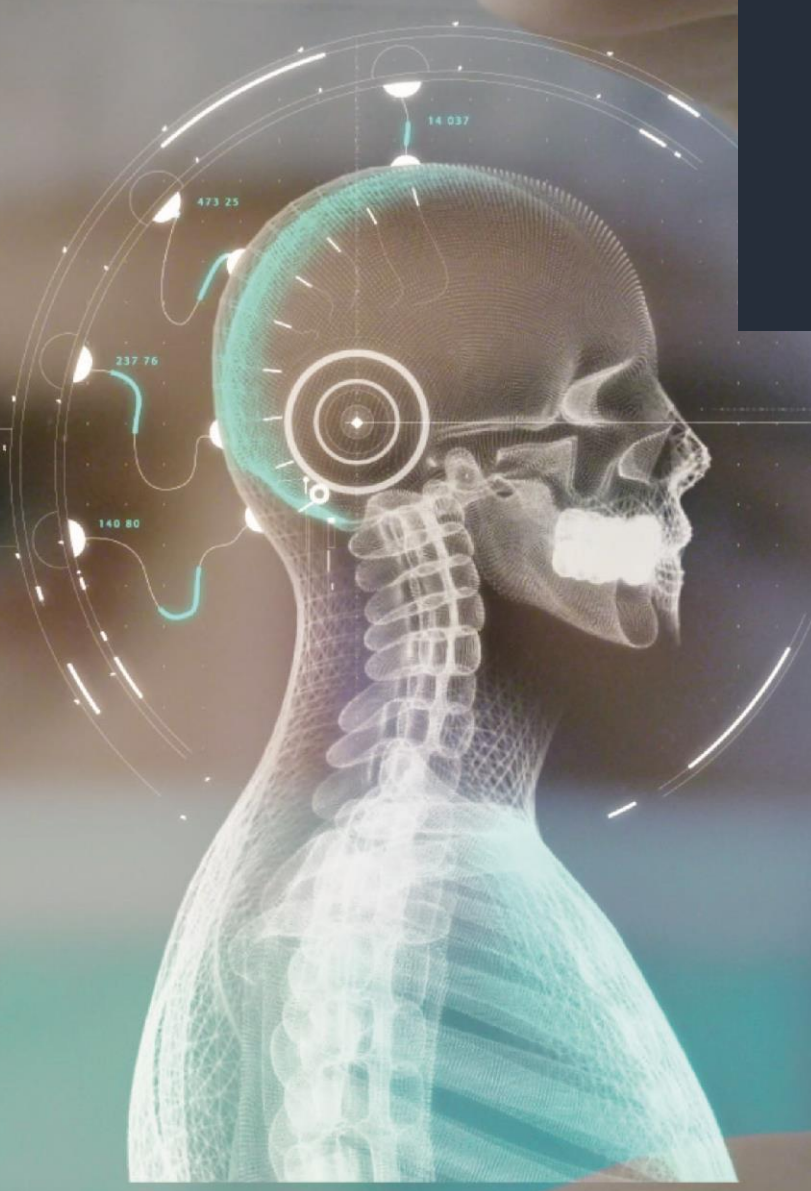


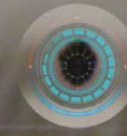


Gallagher

Insurance | Risk Management | Consulting



LIFE SCIENCES PRACTICE



Risk management solutions for life sciences companies are often complex and specialist. By choosing the Gallagher Life Sciences Practice, you will work with an insurance broker with thorough knowledge of your industry and the regulatory environment. The Life Sciences Practice will leverage the marketplace on your behalf to help protect your company's bottom line from the financial devastation that could result from a loss or lawsuit. Our team of specialists will work with you to customise risk management and insurance programmes that meet your unique needs and protect your organisation.

UK OPERATIONS

Our UK Life Sciences team has experience in nearly every phase of the life science process – from discovery to development to production.

Whether you are an early stage organisation or an established publicly traded company in this industry, our team has the necessary experience to assist in managing your risks around the world.

In the UK our specialist team act for over 350 Life Science companies. We have been advising clients for over 20 years and this longstanding experience enables us to effectively assist a diverse range of innovative companies operating within the sector, including those associated with (but not limited to):

- Biotechnology
- Medical Technology
- Medical Devices
- Pharmaceutical development
- Pharmaceutical distribution
- Diagnostics
- Analytical Laboratories
- Contract Manufacturing
- Clinical Research
- Contract Research
- Nutraceutical and Food Health
- Research Parks and Facilities
- Specialist Storage
- Life Science Service Providers

GLOBAL CAPABILITIES

Globally, we are the broker of choice for over 3,000 life science companies, producing in excess of USD 220m in written premium. This scale of business enables us to leverage the marketplace on your behalf to achieve the broadest possible cover at a competitive level of premium. With service capabilities in over 150 countries, our global reach means we can provide you with the local service and advice you need to ensure you remain compliant at all times with local insurance legislation.



TAILORED SOLUTIONS TO MEET YOUR UNIQUE NEEDS

Gallagher Life Sciences Practice will help to prepare competitive and appropriate insurance solutions to meet your individual requirements including:

Human Clinical Trials Liability:

Including appropriate solutions for studies undertaken globally.

Management Liability protection:

Covers Directors & Officers' personal liabilities and can extend to provide coverage for the Company, including Employment Practice related matters. Such policies can often be further extended to cover Crime, Kidnap, Ransom and Extortion.

Errors & Omissions and Professional Liability:

Protect against financial injury to third parties caused by professional negligence, errors, omissions or contract breaches.

Intellectual Property protection:

Covers defence costs and damages awarded for infringing or alleged infringement of third party Intellectual Property. It can also provide cover for professional fees and expenses of pursuing infringement or theft of your Intellectual Property.

Cyber protection:

Main covers are Security and Privacy Liability, Privacy Regulatory Defence and Penalties, Business Interruption, Extortion and Reputational Harm following a cyber breach event. This can include breach of third party confidential data you hold and have a contractual duty to protect.

Business Interruption exposures:

This can be tailored to cover Loss of Income, R&D Expenditure, R&D Income, Additional Costs & Expenses, Committed Costs and the Costs of Reworking previously completed projects following a loss at your premises, at third party locations or in transit.

Medical Property Insurance:

Covers loss or damage to R&D property, contamination and change in controlled environment, research animals and breakdown of equipment.

Cargo, Supply Chain and Stock Throughput:

Including coverage for stock movements and storage.

Products Liability:

Covers legal liability following third party injury or damage to third party property arising from the supply of products.

Medical Malpractice Liability:

Covers legal liability arising from bodily injury as well as mental and psychological damage as a result of a duty of care breach professional negligence or misdiagnosis.



OUR COMPANY

Gallagher

Founded by Arthur Gallagher in Chicago in 1927, Gallagher has grown to become one of the largest insurance brokerage and risk management companies in the world. With significant reach internationally, the group employs over 26,000 people in 34 countries and through the Gallagher Global Alliance network, we provide services in more than 150 countries.

Our Culture & Values

At Gallagher, shared values are the foundation of the company and are at the heart of our culture. These are the values, behaviours and characteristics by which we operate, and are the driving force behind how we go about our daily business.

Despite our size and NYSE listing, we remain a family run company. Our strong culture of honesty and integrity has always been the foundation of our business. This culture is defined in the shared values of the 25 tenets of 'The Gallagher Way' which governs our approach to delivering excellence to our clients.

Corporate Social Responsibility Awards

As a global corporation, we pride ourselves on being a socially responsible company. We strive to make a positive impact in our communities and to society as a whole. The Ethisphere Institute recognises us as one of the World's Most Ethical Companies and we have been awarded this accolade for six consecutive years. Globally, only 145 companies from 21 countries have been acknowledged in this way and we are the only insurance broker to be recognised.

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