



LIFE SCIENCES

In an ever-changing and complex industry such as biotechnology, you need an insurance broker whose approach to risk management is innovative and responsive.

Our experts understand that unique insurance and risk management challenges require an insurance specialist who not only understands insurance, but has an-depth knowledge of the life sciences industry and your specific operations as well.

For biotechnology companies that thrive on innovation and change, obtaining the right combination of insurance coverages and support services can be a daunting task. Durham and Bates consults with our clients on the unique nature of their exposures and the various methods to address those risks.

How can Durham and Bates help you?

The Durham and Bates team specializes in providing comprehensive insurance coverage and risk management solutions. It is our goal to ensure the continued success and growth of each client's business. We design a specialized program for biotechnology businesses that identifies and manages the wide range of exposures they experience. Once areas of exposure are identified and measured, our program combines risk management solutions such as disaster planning, risk transfer techniques and property and liability insurance.

Available coverages include:

- R&D Property/Research Animals
- R&D Business Income
- Professional Liability
- Pollution Liability
- Product Recall Expense
- Pollution, Radionuclear Contamination & Pollution Cleanup
- Errors & Omissions
- Discontinued Products Liability
- Successor Liability
- Product Liability
- Umbrella & Excess