



Casualty - Life Sciences, Nutraceuticals and Allied Healthcare

At Worldwide, we recognize the need for our retail partners to be able to offer unique and broad products to these growth area segments in our economy. Worldwide has the expertise to help our clients in the Life Sciences, Nutraceuticals and Healthcare industries.

TARGET CLASSES -

Life Sciences

⊙ Nutraceuticals

- Dietary Supplements
- Herbal Products
- Cosmetic Distributors
- Energy Drinks & Bars

Available Coverages

- Primary Limits up to \$5,000,000
- Excess Limits up to \$100 million
- Product Recall Expense sublimit
- Broad Form Vendors
- New Ventures

Risk Management

- Qualified, independent testing facility capable of providing risk assessment reports.
- Development toward compliance with FDA GMPs

⊙ Medical Products

- Invasive and non-invasive medical products manufacturers & distributors
- Pharmaceuticals
- Diagnostic imaging equipment rental/manufacturing/distributing
- Therapeutic equipment rental/manufacturing/distributing

Allied Healthcare

⊙ Clinical Trials

- Contract research organizations
- Individual risks sponsoring their own trials
- Medical institutions doing research of their own and on behalf of others

⊙ Blood banks

⊙ Medical Labs, Dental Labs

- Diagnostic services
- Pharmaceutical help lines
- Prosthetic fitters

⊙ Residential Care

- ⊙ Assisted Living Facilities
- ⊙ Detox and Rehab Facilities
- ⊙ Hospice and In-home Healthcare
- ⊙ Skilled Care Facilities

Available Coverages

- General Liability
- Professional Liability
- Sexual Abuse sub limit

TARGET RISK SIZE

Small, medium and large accounts
Deductibles: \$0 – large SIRs

