

# Integrity+ by Chubb for Life Sciences Companies

Cyber. Tech. Cloud. Risks.

CHUBB®



## **Flexible, Comprehensive Coverage for Your Expanding Exposures**

Around the globe, companies like yours are at work developing products and services that save or sustain people's lives. As if that weren't challenging enough, your company may be dealing with new technologies that complicate the process. Now you may be required to embed data and information technology into the manufacturing process, your research lab or cleanrooms, or the products themselves—*the data is as valuable as the actual devices or services.*

Exchanging confidential and proprietary information is necessary in our fast-paced, interconnected world. But disclosing such information by mistake, whether in electronic or physical form, may injure your most important business partners or harm your reputation in the marketplace. Add to this the challenges of cyber-attacks, new regulations and ever-increasing costs, and it's clear to see that your company's exposures are expanding.

At Chubb, we understand that your customers count on you to deliver what you promise. We also know that a single cyber breach could cost your company millions of dollars. That's why we created *Integrity+* by Chubb.

## ***Integrity+* is designed specifically to meet the needs of Life Sciences companies:**

- Help satisfy customer and supplier contractual insurance requirements.
- Provides insurance protection for financial injuries from contract performance failure, or from actual or suspected product or service defects or deficiencies.
- Includes insurance for privacy data breach expenses of your customers and others, if you assumed such responsibility before a loss in a written contract related to your products.
- Help comply with state, federal or international notification and data protection laws.
- Integrates with Chubb's General Liability insurance to help minimize gaps.
- Provides special insurance provisions for human clinical trials.
- Additional insurance is available for fines and penalties following privacy data breach.
- Help ensure your company has adequate insurance and limits for your changing needs.

Chubb is endorsed by the *Biotechnology Industry Organization* and the *Medical Device Manufacturers Association* as their preferred provider of property, general liability (including products liability and clinical trial liability) and errors and omissions liability insurance.

## Integrity+ by Chubb: An Integrated Financial Risk Solution

With *Integrity*\*, you can select from among four integrated Coverages. Each is designed to work on a stand-alone basis or together—to create solutions customized for your business needs.

Coverages	Claimant	Provides insurance protection for:
<b>Errors and Omissions Liability</b>	Insured's customer	Financial injury due to an actual or alleged product or service defect or contract performance failure.
<b>Destructive Programming Liability</b>	Vendors, suppliers or other third parties, other than insured's customer	Damages and claimants costs sustained by a third party resulting from destructive programming from an actual or suspected failure to perform your obligations under a written contract that authorizes you to use a third party's system.
<b>Cyber Liability</b>	Third parties other than insured's customer	Damages and claimant costs sustained by a third party (other than your customer) for injury caused by unauthorized access or use of software, data or other information in electronic form.
<b>Disclosure of Confidential Information, Intellectual Property (IP) Infringement, and Reputation Disparagement</b>	Third parties other than insured's customer	Damages and claimant costs sustained by a third party (other than your customer) resulting from actual or suspected disclosure of confidential information, intellectual property infringement, or reputation disparagement.

*Integrity*\* includes a variety of First Party Additional Coverages for the following expenses incurred in connection with an actual or suspected privacy data breach:

- Privacy Notification
- Forensics
- Remediation and Crisis Management
- Investigation and Defense of Regulatory Actions

These Additional Coverages are included in a Blanket Limit of Insurance that gives you the flexibility to apportion your insurance dollars to where you need them most at the time of loss. Additional limits can also be purchased.

*Integrity*+ also offers an array of Other First Party Additional Coverages with separate first party limits of insurance for:

- Cyber-Threat
- Cyber-Reward
- Fines and Penalties
- Confidential Information Breach

Take action today!  
To learn more about  
*Integrity+ by Chubb*, contact  
your insurance agent or  
broker. You may also visit us  
online at [www.chubb.com](http://www.chubb.com).

## More Chubb Insurance Solutions for Life Sciences Companies

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In addition to the E&O and cyber liability insurance protection found in Integrity+, Chubb offers integrated insurance products to address the unique risks faced by life sciences businesses:

- Change in Controlled Environments Insurance
- Condemnation of Undamaged Stock Insurance
- Discontinued Products Liability
- Failure to Meet Specifications Insurance
- General Liability including Product Liability
- Healthcare Professional Liability
- Human Clinical Trials Liability
- Product Withdrawal Expense
- Successor Liability

## Why Choose Chubb?

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- **Comprehensive solutions.** With Chubb, you can relax knowing you have comprehensive insurance customized to meet your business insurance needs.
- **Flexible and integrated.** You'll have a single point of access to multiple lines of insurance, each of which responds in a specific way to physical and digital risks. Purchase only the insurance you need.
- **Responsive.** We have dedicated Life Sciences underwriters, claims specialists and risk engineers crafting flexible, global insurance solutions for Life Sciences companies.
- **Deep industry expertise.** As the largest publically traded property and casualty insurer in the pharmaceutical, nutraceutical, medical device and biotechnology industries, our expertise is unparalleled.
- **An acknowledged Life Sciences leader.** Our responsiveness, experience and knowledge have earned us the endorsement of the Biotechnology Industry Organization and the Medical Device Manufacturers Association as their preferred provider of property, general liability (including products liability and clinical trial liability) and errors and omissions liability insurance.
- **Cyber and data security risk services.** Chubb's Cyber team is ready to help you prevent and prepare to respond to actual or potential incidents. Services include online intelligence and pre-event evaluations. You can also receive Cyber Response Coaching, along with a list of dedicated service providers, to help you manage the complex regulatory and legal processes in the event of a privacy data breach.

Chubb. Insured.<sup>SM</sup>

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [chubb.com](http://chubb.com). Insurance provided by Federal Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. The exposure scenarios set forth herein are hypothetical and are offered solely to illustrate the types of situations that may result in claims under applicable policies. These exposure scenarios are not based on actual claims and should not be compared to an actual claim. They are not intended to represent any position at all regarding whether or not a particular policy actually or potentially covers a particular scenario. The precise coverage afforded by any insurer is subject to the terms and conditions of the policies as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued, and any applicable laws.

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