

Business Insurance designed exclusively for the

Biotechnology, Pharmaceutical, and Life Sciences Industries



Biotechnology, Pharmaceutical and Life Sciences corporations thrive on intellectual property, human capital, and proprietary processes. There are profitable business opportunities in these fields, however there is also significant risk to your investment.

An insurance program specifically designed for Biotechnology, Pharmaceutical and Life Science businesses can ensure your research and progress can continue no matter what the stage of your company life cycle.

Our specialist will partner with you to design an insurance program that specifically addresses your Company's unique exposures to loss. Some special features may include coverage for:

- **R & D Property**
- **Liability arising out of Clinical Trials**
- **Business Income losses, including coverage for Milestone Grants**
- **Product Tampering, Radioactive Contamination and Bio-Contamination**

In addition to the above, the insurance program we recommend may include other insurance coverage that will protect the tangible and intangible business assets, such as:

- **Property & Liability Insurance**
- **Equipment Breakdown Insurance**
- **Automobile Insurance**
- **Director's & Officer's Liability Insurance**
- **Pollution Insurance**
- **Errors and Omission Liability**

As an independent insurance broker, The CG&B Group Inc. implement customized insurance coverage solutions for our clients and recommend comprehensive risk management techniques. If you do experience a loss, we will represent you throughout the adjusting of the claim and ensure that it is handled in a professional and timely manner.

Successful businesses thrive by having a great team in place. We want to be part of your team, as your trusted insurance and risk management advisor.

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