

Clinical Trials Commercial General Liability Program

The Casualty & Professional Division offers coverage for sponsors of pharmaceutical and medical device clinical trials.

Coverage Offered

- > Commercial General Liability, including Products and Completed Operations plus limited Professional
- > Written on Claims-Made coverage form
- > Defense inside or outside the limits of insurance
- > Retroactive date at inception of the clinical trial
- > Minimum \$5,000 deductible (higher depending upon the trial)
- > Rating is based on the number of subjects

Risk Appetite

- > Sponsors and sponsor/investigators of clinical trials for pharmaceuticals and medical devices.

Eligible Exposures

- > The sponsor of clinical trials for either a new pharmaceutical or medical device

Ineligible Exposures

- > Trials involving:
 - Implantable medical devices
 - Obesity / Weight Loss
 - Gene therapy administered to healthy patients
 - Minors as subjects for psychopharmacologic and psychotropic drug trials



Special Submission Requirements

- > Cover letter including a description of the trial, name of the trial, site of trial, number of subjects, trial duration, age of subjects and potential side effects
- > Signed General Star "Biotech & Clinical Trials Application" or equivalent clinical trial application
- > Patient/Subject Informed Consent
- > FDA approved Protocol
- > ACORD applications and loss information

General Star Indemnity Company and **General Star National Insurance Company**
are rated **A++** by A.M. Best and **AA+** by Standard & Poor's.

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General Star National Insurance Company is licensed in the District of Columbia, Puerto Rico and all states. General Star National Insurance Company has its principal place of business in Stamford, CT and operates under NAIC Number 0031-11967. Insurance is placed with General Star National Insurance Company by licensed producers. This product is not available in all states. General Star Indemnity Company is an eligible surplus lines insurer in all states, the District of Columbia, Puerto Rico, and the Virgin Islands. It has the status of an unlicensed insurer in California and operates under NAIC Number 0031-37362. Insurance is placed with the General Star Indemnity Company by licensed producers and, for risks that qualify, by licensed surplus lines brokers.