

## Clinical Trials Commercial General Liability Program

The Casualty 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
- > Accord 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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**CONTACTS**

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