

## Hanover Life Sciences Advantage

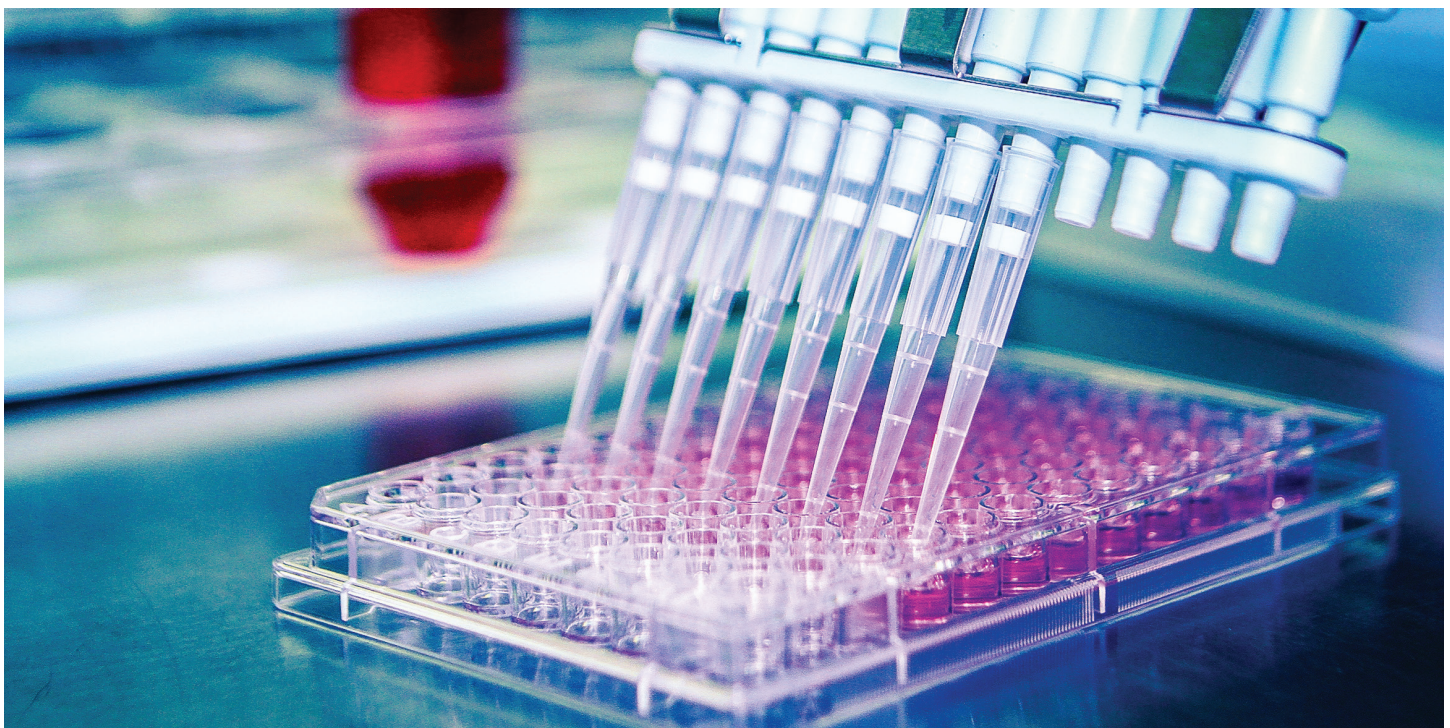
# Coverage Scenarios

Life Sciences organizations face many unique risks. The Hanover has worked hard to develop a specialized solution for Life Sciences organizations. Our Hanover Fusion offering was designed specifically to address the coverage needs of Life Sciences organizations and help close coverage gaps that may exist in your current program.

Review these coverages to see if you have the right insurance protection.

### Does your current program expose you to some of these risks?

RISK EXPOSURE	KEY QUESTION	HANOVER SOLUTION
A defect in the design or manufacturing of your product causes harm when used	What would happen if a defect in an end product resulted from your design? Would coverage for both bodily injury and property damage be included on your current policy?	Hanover Fusion's Products-Completed Operations Liability coverage includes protection for bodily injury or property damage arising out of the use of products.
Claims arising from the direction and advice provided about the risks posed by a product	Do your sales representatives provide advice on use of your products in clinical settings? Are your products used directly with patients? What would happen if you failed to provide warnings about the possible risks posed by the use of your products?	Hanover Fusion's Products-Completed Operations Liability coverage includes coverage for bodily injury that results from the failure to provide direction, warning, or advice related to the risks associated with the use of your product.
Allegations of an error in your products or your work	What would happen if an error in software resulted in a loss of critical data? Or if a sourcing error leads to a defective product? Is coverage for Errors & Omissions provided on your current policy?	Hanover Fusion's Errors & Omissions coverage offers enterprise wide coverage for any error, omission or negligent act related to your products or work that results in a financial loss.
Breach of Warranties and Representations	Would your current Errors & Omissions policy defend you against allegations of breach of warranty or representations?	Hanover Fusion's Errors & Omissions coverage includes coverage for breach of warranties or representations to help protect against financial loss from legal action.



RISK EXPOSURE	KEY QUESTION	HANOVER SOLUTION
Claims for damages arising from your website activities	Do you use your website to market or sell your products or services? Would your current Errors & Omissions policy respond to a claim alleging virus transmission from your own website?	Hanover Fusion's Errors & Omissions coverage includes website activities in the definition of "your work" and automatically includes coverage.
Failure of network security resulting in data privacy claims	Do you share or store patient information? Is coverage for network security and data privacy available on your current policy?	Hanover Fusion includes coverage for failure to protect data including personally identifiable information and personal healthcare information.
Claims arising from unauthorized access	Is coverage for unauthorized users accessing personal or confidential information provided on your current policy?	Hanover Fusion's Errors & Omissions coverage automatically includes protection for unauthorized access that results in financial loss.
Allegations of copyright or trademark infringement	Do you have protected trademarks or patents for your products or technology? How would your policy respond to intellectual property claims including copyright infringement?	Hanover Fusion's Media & Content coverage provides protection for claims arising from infringement or dilution of a trademark or registered copyright.

## Learn more

Nobody knows more about the risk associated with Life Sciences companies. Let's start a conversation about your insurance program, today.



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The Agency Place (TAP)—<https://tap.hanover.com>

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