

Hanover Life Sciences Advantage

Hanover Fusion— blended liability policy for life sciences

With the marketplace evolving faster than ever, life sciences companies require flexible protection that can grow with the pace of their businesses. Hanover Fusion is designed to help address the diverse needs of these companies—from start-ups to large multinational corporations—with an array of coverage and limit options that can be tailored to individual needs.

Hanover Fusion includes:

- Product and completed operations liability (including human clinical trials)
- Errors and omissions
- Information security and privacy
- Personal injury
- Media and content

Coverage options include:

- Product recall expense
- Regulatory proceeding claim expense
- First- and third-party fines and penalties
- Human clinical trial medical expense
- Data breach

TAKE A DEEPER LOOK AT HANOVER FUSION



KEY COVERAGE AND POLICY FEATURES	THE HANOVER	NOTES
Core coverage		
Flexible limit and deductible declaration options	✓	
Claims made coverage	✓	
Enterprise-wide coverage for all of the insured's products and work	✓	
"Coverage territory" means anywhere in the world, unless subject to trade or economic sanction or embargo by the U.S.	✓	
Definition of "claim" limited to a written demand for "damages" or "suit"	✓	
Notice of "claim" limited to "described authorized person"	✓	
Right and duty to defend "you" against any "suit" seeking "damages" to which this insurance applies even if the allegations of such "suit" are groundless, false or fraudulent	✓	
Right and duty to defend "suits" seeking injunctive relief for covered loss	✓	
"Damages" includes a punitive or exemplary "damages" awards, where insurable by law	✓	
Choice of counsel	✓	
Supplementary payments that do not erode limits or reduce deductibles	✓	
Automatic waiver of subrogation	✓	
Automatic extended reporting period of 90 days, with no premium charge	✓	
Extended reporting options, including unlimited reporting period	✓	
Products-completed operations		
"Human clinical trial" coverage included (no need to schedule human clinical trials)	✓	
No exclusions for: <ul style="list-style-type: none"> • Implantable or invasive products • Silica or related dust • Unapproved or banned products • Latex or latex-related products • Off-label promotion • Designated products • Unapproved human clinical trials 	✓	
All "claims" from a single or series of "related occurrences" or "related wrongful acts" arising out of "your product" or "your work" will be considered one "claim"	✓	
Errors and omissions		
Error, omission or negligent acts	✓	
Breach of warranty or representation	✓	
Failure to perform the function or serve the purpose intended	✓	

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Information security		
Failure to prevent unauthorized access to, or unauthorized use of, "your product" or "your work"	✓	
Failure to prevent tampering with code or introduction of malicious code by a third party	✓	
Failure to prevent unauthorized access to, unauthorized use of, or theft of "private personal data" by a third party	✓	
Inability of an authorized third party to gain access to "your product" or "your work," including distributed denial or disruption of service or repudiation of authorized access	✓	
Unintended transmission by "you" to a third party of any malicious code	✓	
Privacy and personal injury		
Invasion, intrusion or interference with the right of privacy or publicity	✓	
Wrongful entry, eavesdropping, eviction, trespass or other invasion of the right of private occupancy	✓	
Defamation, libel, slander and product disparagement	✓	
False arrest, detention, imprisonment or malicious prosecution	✓	
Media and content		
Infringement or dilution of: <ul style="list-style-type: none"> Title Slogan Trademark Trade name Trade dress Service mark Service name Registered copyright Examination, testing, screening or monitoring 	✓	
Piracy (only when it directly relates to infringement of registered copyright or trademark)	✓	
Misuse of an intellectual property right in code, data, images, mask work, sounds, or text (only when the misuse results in "wrongful acts" described in the above two entries)	✓	
Optional endorsements		
Life sciences product recall expense	Optional	
Human clinical trial medical expense	Optional	
Regulatory proceeding "claim expense"	Optional	
First- and third-party fines and penalties	Optional	

Data breach

KEY COVERAGE AND POLICY FEATURES	THE HANOVER	NOTES
Data breach services including: <ul style="list-style-type: none"> Consulting services Help line Fraud alert Identity restoration case management 	✓	
Data breach expenses including: <ul style="list-style-type: none"> Notification expenses Forensic analysis Proactive monitoring services expense Breach restoration expenses Cyber business interruption and extra expense 	✓	
Additional expenses, including <ul style="list-style-type: none"> Legal services Public relations Third-party “data breach” Data breach ransom Data breach reward coverage Data breach investigations Data breach theft 	✓	
Data breach aggregate limits are separate, and do not reduce third party liability limits	✓	

We'll help you find
the right mix

Talk to your Hanover representative to learn
more about the Hanover Fusion life sciences
liability solution.



The
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