Clinical Trials Insurance

The health industry is experiencing a growing demand for novel medications and treatments as the public strive to enhance their quality of life. Central to this is the development of new and innovative medicine.

Standalone Clinical Trials
QBE can offer No Fault Compensation and Legal Liability insurance to sponsors of clinical trials and research studies which are designed to answer specific questions about new or existing therapies, drugs, medical devices, and treatments. Our expertise in the sector has enabled QBE to become a leading supporter of the industry with comprehensive and flexible cover.

What can we offer
- No Fault Compensation or Legal Liability insurance policies
- Standalone clinical trials policies for phase I, II, III, IV and bioequivalence studies
- Annually renewable or full duration policy contracts (up to 5 years)
- Cover in conjunction with General Liability policies or in isolation
- Significant claims expertise and service.

Multi territory clinical trials
At QBE we also recognise that clinical trials can be conducted on a global basis in order to establish safety and efficacy in a wide population set. Sponsors of clinical trials need to be able to purchase compliant insurance policies in an extensive range of territories, in local language, with little notice or lead in time.

Our broad range of approved policy wordings and unique centralised approach not only satisfies this challenging requirement but also permits the timely and efficient issuance of policy documentation. This is critical in a fast moving and constantly changing environment.

What can we offer
- Individual policies in over 70 territories within Europe, North America, Asia, and Latin America
- Capacity of up to US$100,000,000 per individual clinical trial protocol
- Exclusive access to key local insurance partners
- Personal and bespoke service utilising Lloyd’s license/broker administrators where applicable

Areas that we avoid
- USA clinical trials of USA parented firms
- Clinical trials which involve permanently invasive devices.

Highly rated
- S&P A+ security rating for Insurer financial strength and Issuer credit rating.

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