New Market at Hull Texas Now Available for SCIEN

\$10 Million Primary or Excess Limits Available

Hull Texas is proud to announce a NEW Life Sciences Market. With the Life Science fields facing many unique and every-changing risks, you can count on the specialized knowledge and carrier relationships of Hull & Company Texas to get your clients the specialized coverage they need to stay protected. For more information, contact your Hull underwriter or email info-texas@hullco.com.

Target Classes Included but not limited to:

Nutraceuticals

- Supplements: OTC Vitamin & Mineral
- Energy or Nutritional Drinks & Bars
- "Bedroom" Enhancement Products
- Organic Oils & Additives

Pharmaceuticals & **Biotech Products**

- OTC, RX, Generic RX
- POS Distributors

Medical & Recreational Mariiuana

- Dispensaries, Growers, Processors, Retailers

Coverage Features

- Coverage for Medical Directors and Review Board available
- Premises General Liability **Coverage** Options

- **Medical Devices** / **Products**
 - All Classes I-III
 - Disposable &
 - Non-Disposable
 - Invasive & Non-Invasive
 - Diagnostic Imaging
 - Equipment
 - Surgical & Hospital Equipment
 - Implantable Medical
 - Devices
 - Manufacturers Reps

Available Coverages

- Product Liability, General Liability and Professional Liability – Claims Made
- \$10 Million Primary or **Excess Limits Available**
- \$2 Million, \$5 Million for Marijuana
- Deductible & SIR structures available
- Unsupported Excess available

Typical Risk Size

- Average Premium \$15,000
- Policy Deductibles as low as \$1,000; standard \$5,000; SIR - \$25,000 minimum

Minimum Premium

As low as \$3,500 on select classes

- Occurrence on Limited Classes
- Class I Products Recall Coveraae
- Cyber Liability coverage available for Third Party Liability, Regulatory Proceeding Claims, Expense and First Party Privacy Breach Expense



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 Buybacks on Excluded Substances often Available