



Professional Liability Insurance for Scientists & Science Related Consultants

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Periodic tables identify stable and unstable elements.
A periodic review of your insurance policy will do the same.

Why Do I Need Scientists Professional Liability Insurance?

A science and technical consulting professional faces potential financial risk due to the services delivered to their clients. Are they covered under their current miscellaneous professional liability policy? Most of the time, they are shoehorned into this type of coverage, without specific protections geared towards their professional focus. Tokio Marine HCC – Cyber and Professional Lines Group (CPLG) designed a policy with Biologists, Chemists and other Science professionals in mind.

What Makes Our Coverage Unique?

Our coverage is designed by professionals for professionals. Tokio Marine HCC – CPLG has tailored a Scientists Professional Liability policy form, offering customized solutions for science professionals. Coverage is offered on a claims-made and reported basis, duty to defend policy form with flexible limit options up to \$2,000,000.

Coverage Highlights Include:

- A broad coverage definition of professional services to encompass varying scientific fields
- Optional Pollution Liability Coverage
- Coverage is intended for bodily injury, property damage and economic loss tailored to the unique exposures of Scientists.

Our Professional Liability Program Includes:

- A++ Superior (AM Best) rated carrier
- Risk Management & Pre-Claims Assistance
- Tailored solutions to meet the needs of an Association and its members or independent scientists and scientific consulting organizations.

Contact one of our Underwriters for more information or visit our product page [here](#).



Cyber & Professional Lines Group

tmhcc.com/pro

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