

CLINICAL TRIALS INSURANCE

Comprehensive Coverage,
Simplified Submission,
Global Reach



WHY YOUR CLIENTS NEED INSURANCE FOR CLINICAL TRIALS

Insurance for clinical trials is a regulatory requirement in most territories and often the final hurdle before research can begin. Without it, your clients face:

- **Regulatory non-compliance** preventing trial initiation
- **Financial exposure** from participant injury claims
- **Reputational damage** from inadequate participant protection
- **Costly research delays** and lost investment

Our program solves this with fast placement, comprehensive protection, and worldwide compliance.

Simple Submission Requirements

1. **Protocol Document and Informed Consent Form** (documents your client already has for regulatory submission)
2. **Trial Territory Confirmation** (where the trial will be conducted)
3. **Patient Enrollment Numbers** (enrolled patients by territory; screened patients covered at no additional premium)
4. **Policy Period** (we offer flexible terms up to 10 years)

That's it! Four items and you're ready for a quote.

48-Hour Turnaround Commitment

We understand clinical trials operate on tight timelines. Our service delivery includes:

- **Quote delivery within 48 hours** of receiving complete submission information
- **Certificate and policy issuance within 48 hours** for direct territories upon receipt of all binding requirements
- **Clear timeline communication** for reinsurance territories (typically within two weeks)

Cont'd ...

Website: www.spgcanada.ca | **Email:** info@spgcanada.ca | **TF:** 1.877.532.6864 | **Portal:** portal.spgcanada.ca

CLINICAL TRIALS INSURANCE



Comprehensive Protection Package

Full-spectrum coverage designed specifically for clinical trial exposures:

- **No-Fault Compensation:** Protects trial participants from injury or adverse effects without requiring proof of negligence
- **Legal Liability:** Defense costs and indemnity for negligence claims arising from trial activities
- **Medical Malpractice:** Extension available for healthcare professionals conducting trial procedures
- **Errors & Omissions:** Coverage for protocol deviations and professional mistakes
- **Medical Expenses:** Treatment costs for injured trial participants
- **Locally Compliant Documentation:** Policy wordings and certificates in required local languages
- **Life Science Package Option:** Bundle with broader life science coverage for complete protection

Substantial Capacity for Large Programs

Competitive limits available across multiple currencies:

| Currency | Available Limit | Currency | Available Limit |
|----------|-----------------|----------|-----------------|
| USD | \$35,000,000 | EUR | €35,000,000 |
| CAD | \$35,000,000 | AUD | \$50,000,000 |
| GBP | £25,000,000 | | |

Global Coverage Network

Place your clients' multinational trials with confidence—we provide compliant coverage across 115+ territories.

- **57 Direct Territories:** In-house issuance with 48-hour service including USA, Canada, UK, EU, Australia, Japan, and more
- **85+ Reinsurance Territories:** Coverage through our fronting network in key markets including China, India, Brazil, and emerging research centers
- **Expanding Network:** New territories continuously added to support your clients' global research strategies

Who We Cover

Bring us your clinical trial clients across all research categories:

- **Pharmaceutical and biotech sponsors** conducting proprietary research
- **Contract Research Organizations (CROs)** managing trials for multiple sponsors
- **Academic institutions and university medical centers**
- **Research hospitals and clinical trial sites**
- **Nonprofit organizations and charitable foundations** funding medical research
- **Principal investigators** conducting independent studies

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CLINICAL TRIALS INSURANCE



Broad Underwriting Appetite

We write all phases of clinical research on both Primary and Excess of Loss basis:

- Phase I through Phase IV trials including first-in-human studies
- Single-site and multi-site research programs
- Annual master programs covering multiple trials
- Standard pharmaceutical, device, and biologics research

We'll also consider specialized exposures with additional underwriting review:

- Cell and gene therapy trials
- Studies involving pregnant participants
- Pediatric trials including children under age 5
- Therapies targeting neurological systems (brain, blood-brain barrier, cerebrospinal fluid)

Contact Us at SPG Canada to Get Started!

Send your submission to: underwriting@spgcanada.ca

Why Speed Matters in Clinical Trials

Clinical trials insurance is typically the final regulatory requirement before research can begin. Every day of delay costs your clients money and puts research timelines at risk. Our simplified submission process and rapid turnaround help eliminate insurance as a bottleneck, allowing trials to launch on schedule.

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