



Protecting Assets, Increasing Wealth

# Specialist Insurance Advice to the Life Science & Medical Device Sectors



INDEPENDENT FINANCIAL ADVISERS AND INDEPENDENT INSURANCE CONSULTANTS



Cost effective business protection for emerging companies

**TAILOR MADE SOLUTIONS**

The list of Insurance Protections below is only a summary of the cover that is available.

FOCUS are able to put in place a tailor made insurance package built around the needs of your business.

As your Business grows and develops your insurance needs will undoubtedly change. FOCUS will ensure that the exposure and risks faced by your Business will always be protected leaving you with the peace of mind to run and grow your Business.

**ASSET PROTECTION**

Protection of your Business Contents, Laboratory Equipment, Computers and Work in Progress.

**INCOME PROTECTION**

Protection of your Fee or Sales Income, Loss of Research Expenditure or Increased Costs of Working following Loss or Damage to your Business Assets.

**EMPLOYERS AND PUBLIC LIABILITY**

Employers Liability is a Statutory Requirement and covers both your legal defence costs and legal liability to pay compensation to employees injured at work.

Public Liability covers both your legal defence costs and your legal liability to pay compensation to Third Parties for bodily injury or damage to their property.

**DIRECTORS AND OFFICERS LIABILITY**

Covers both legal defence costs and the personal assets and wealth of all directors and officers of the company against litigation for wrongful acts from a wide variety of sources including shareholders, employees, investors, governmental and regulatory bodies, customers and suppliers.

**KEY PERSON OR SHAREHOLDER PROTECTION**

In the event of Death or Long Term Incapacity of the Founders and/or crucial employees the business's future is at risk as well as the investment placed into the business from shareholders and other investors.



**ADDITIONAL PROTECTION**

As well as the risks and exposure faced by Start Ups you may require additional protection now your business has moved on to the next stage.

As well as helping Start Ups manage their risk and exposures FOCUS have many years experience and a proven track record in advising and putting in place insurance packages for established and growing businesses.

Whether you are a CRO, CRM or carrying out Research and Development into your own drug development or medical device FOCUS are able to arrange the cover you need with established and specialist Insurance Companies who will understand your business and its activities.

**PRODUCT LIABILITY INSURANCE**

**CLINICAL TRIALS INSURANCE**

**PROFESSIONAL INDEMNITY (ERRORS OR OMISSIONS) INSURANCE**

**BUSINESS TRAVEL INSURANCE**

**INTELLECTUAL PROPERTY RIGHTS INSURANCE**

**INITIAL PUBLIC OFFERINGS INSURANCE**

**EMPLOYMENT LAW PROTECTION**

**LEGAL EXPENSES**

**RISK MANAGEMENT ADVICE**

**EMPLOYEE BENEFIT PACKAGES**

**GROUP PERSONAL PENSION SCHEMES**



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