



Clinical Trials Liability Coverage Audit

Coverage	Impact	Y/N
Employees who voluntarily participate in a human clinical trial will not be considered to be "within the scope of their employment."	In many standard policies for clinical trials, employees who participate in clinical trials are excluded from coverage.	
Notice of circumstances condition on claims-made coverage.	Allows the insured to preserve insurance for known circumstances that may result in a claim.	
Blanket clinical trials coverage (subject to some restrictions).	Automatic protection to cover additional trials initiated after inception of the policy.	
Medical Expenses in connection with human clinical trials, including those related to athletic activities.	Many human clinical trials involve activities deemed athletic in nature. Emergency medical expenses can arise as a result of injuries sustained.	
Worldwide coverage territory for suits brought in the U.S. or overseas?	Many life sciences companies sell products, perform services, and conduct clinical trials worldwide. These activities may result in suits being brought either in the U S. or abroad.	
Local admitted coverage where required, including local admitted clinical trials?	Some jurisdictions require that insurance be written with a local company. Non-compliance can result in hefty fines.	