



La Playa Science & Technology
Insurance with Intelligence®
laplayainsurance.com

La Playa Science & Technology

Lab Portfolio™

Intelligent insurance for
R&D businesses

**Biotech | Contract Research | Medical Device
Development | Analytical Labs | Micro & Nano
Engineering Labs | Environmental Testing
Labs | Agribusiness | Toxicology Labs | Life
Science Incubators & Trade Associations**

Bullet-proof your enterprise with Lab Portfolio™ from La Playa - a specialist insurance policy for start-up, early stage and SME research and development businesses. Lab Portfolio™ is exclusive to La Playa and underwritten by Catlin, the global specialty insurance group.

Working in R&D, you need specialist advice and insurance from a broker who really understands you. Your risk exposures are markedly different from other sectors. The way you raise and spend capital, conduct R&D operations, create critical research materials and data, develop novel products and deliver services all demand new thinking when it comes to arranging insurance.



LA PLAYA

Lab Portfolio™

Protecting the fruits of your invention

An interruption to your R&D operations, disruption in your supply chain or a freezer breakdown in the lab could have a disastrous impact on your finances. How would you find the extra cash to replace lost materials or fund regular monthly overheads, such as staff salaries and rent, following a disruption?

- *Would your cash-flow hold up under the strain?*
- *What if a client questions your work or refuses to pay for it?*
- *How do you keep up with changes in Health & Safety legislation?*

Lab Portfolio™ is a practical, modular insurance solution that starts with Employers' and Public Liabilities and builds in other covers as and when you need them, so you only pay for the insurance you need, when you need it.

Key features:

- **Employers' Liability:** covers your liability to employees for injury or illness arising from their work.
- **Public and Products Liability:** protecting your business against allegations of negligence resulting in third party injury or property damage.
- **Professional Liability:** dealing with allegations of negligence or poor performance in your services.
- **Property:** protecting your physical assets including buildings, improvements (such as lab fit-outs), office & lab machinery & equipment, computers, stock, lab books, prototypes and R&D materials – even mobile equipment.
- **Business Interruption:** protecting your income streams when there's an unexpected interruption to business operations (such as accidental damage, fire, flood, power-outage or terrorist event).
- **Stock deterioration:** critical protection for loss arising from malfunction or loss of power to fridges or freezers.
- **Terrorism Insurance:** protects against loss or damage resulting from acts of terrorism or the ideologically motivated.
- **Discounted Health and Safety Services:** access to specially designed risk assessments to help keep you compliant with Health and Safety legislation.

Optional modules:

Professional Indemnity | Clinical Trials Liability | Directors' & Officers' Liability | Intellectual Property Insurance | Medical Malpractice | Travel Insurance | Cargo Insurance | Employee Benefits

We make the complex simple: Lab Portfolio™ is available online – the application process is quick and easy and entirely without obligation.

Benefits include:

- ✓ Rapid response - apply online for quotes & cover within 1 working day
- ✓ Affordable & scalable - premiums from £750*, with monthly payment plans available
- ✓ Discounts for science parks, incubators and trade associations
- ✓ In-built Disaster Recovery – “Office in a Box” emergency support to get you back on your feet following an interruption
- ✓ Simple online tools to calculate the values of R&D materials

* insurance premium tax in addition

Advice you can trust from an expert who understands you:

- Comprehensive specialist insurance
- Independent professional advice
- “Can do” culture
- Relationship-based service: your advocate during claims
- Transatlantic capability

La Playa: Insurance with Intelligence®

People like you like us. Passionate. Discerning. Independent.

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