



BIOPAC HEALTHCARE PACKAGE

For Research and Development Firms





ABOUT CREECHURCH

Creechurch International Underwriters is an underwriting management company offering specialized insurance solutions for independent businesses and trade associations. Our products are distributed exclusively through licensed Canadian insurance brokers.

Established in 1996, Creechurch identified an under-served market in the high-tech sector and offered quality insurance products to companies unable to find coverage from traditional insurers. Today, we still serve this niche market and have expanded our unique product line to include Information Technology Liability, Directors and Officers Liability, Product Liability, Errors and Omissions Insurance, General Liability and Property Insurance.

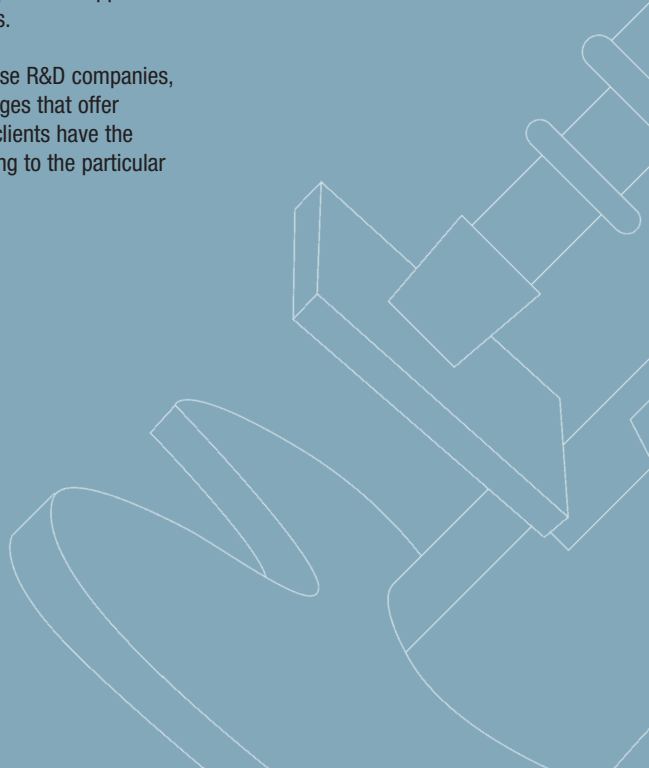
Creechurch is now the largest Lloyd's coverholder in Canada, and all of our products are developed in-house specifically for the Canadian market. We work closely with brokers, insureds and insurers to produce the most comprehensive coverage for your clients.

BIOPAC HEALTHCARE PACKAGE

Due to the popularity and success of our package policies, we designed BIOPAC specifically for healthcare research and development (R&D) companies.

BIOPAC is ideal for R&D companies who do not wish to carry high Errors & Omissions limits. As with all our package policies, it includes E&O, CGL and Property coverages in one convenient package policy. Your clients only need to complete one application for a competitive quote for all three coverages.

In recognizing the risks that are unique to these R&D companies, we have included specialized Property coverages that offer protection for their potential exposures. Your clients have the flexibility to *customize* their coverage according to the particular needs of their company.



OUR COVERAGE HIGHLIGHTS

- Choice of \$100,000 or \$250,000 E&O Limit
- CGL Limits of \$1 million up to \$5 million
- Property Limits of up to \$4 million

Specialized R&D Property Coverages include:

- Valuable papers
- Accounts receivables
- Extra expense
- Radioactive and bio-contamination
- Refrigerant contamination and temperature/humidity change
- Research & development restoration expense
- Loss to laboratory animals
- Research & development income

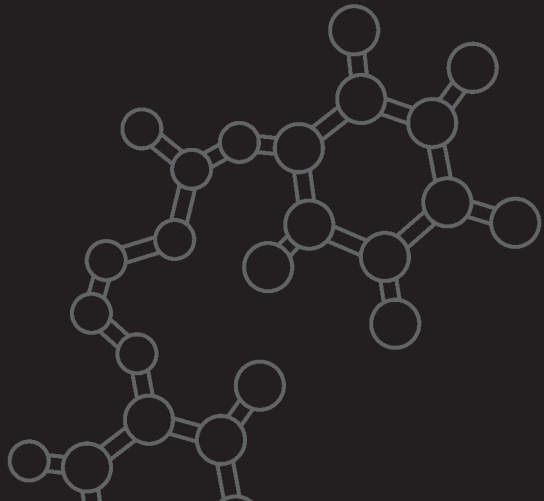
Please refer to our BIOPAC application for more coverage details or contact our Package Business Team. You can download this or any of our applications from our web site at www.creechurch.com.

THE CREECHURCH ADVANTAGE

We concentrate on specialized insurance products and strive to be the best at what we do. Through our experience insuring niche clientele, we have built up extensive underwriting knowledge and offer expertise and focus not found at the larger insurers. We understand the unique business risks your clients face and are committed to keeping abreast of trends, including changes in government regulations and the legal system, to ensure that everyone's interests are protected.

We pride ourselves with the exceptional service that we provide to our brokers. Our strong underwriting team and support staff work closely together to offer timely service without compromising its quality. Our solid reputation for issuing policies both quickly and accurately, as well as providing ongoing support to our brokers, emphasizes our commitment to customer service.

Our claims process ensures that your clients' claims are thoroughly evaluated and are resolved both promptly and fairly. We handle our claims independently, allowing us to carefully select teams of skilled experienced professionals to ensure that your clients get the best possible protection. After all, your clients purchase insurance to protect themselves and we are there to honour that promise.



ARE YOUR CLIENTS PROTECTED?

Ask Creechurch for a competitive quote today
and get the service you deserve.

- Information Technology Liability
- TEKPAC and TEKPAC*Plus* IT Packages
- Life Sciences Liability
- Natural Health Products Liability
- BIOPAC Healthcare Package
- Directors and Officers Liability
- Employment Practices Liability
- Miscellaneous Errors and Omissions
- Medical Malpractice Liability
- Engineers Liability
- Commercial General Liability
- Umbrella Liability
- Commercial Property

To find out more, give us a call or
visit our web site at www.creechurch.com.

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