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BIOPAC PACKAGE INSURANCE APPLICATION

THIS APPLICATION IS FOR A CLAIMS MADE ERRORS & OMISSIONS POLICY, AN OCCURRENCE CGL POLICY AND A PROPERTY INSURANCE POLICY

THIS BIOPAC APPLICATION IS FOR COMPANIES WHO ARE CONDUCTING LIFE SCIENCES RESEARCH & DEVELOPMENT IN CANADA WITH NO CLINICAL TRIALS PLANNED WITHIN THE NEXT 12 MONTHS

Please indicate below which limits are desired:

Errors & Omissions Policy: \$ 100,000 \$ 250,000
Commercial General Liability Policy: \$1,000,000 \$2,000,000 \$3,000,000 \$4,000,000 \$5,000,000
Property Policy: Please complete the Property Section of the application

1. GENERAL INFORMATION

1. Name of Organization or Legal Entity (Company) including any subsidiaries:

(please show complete name as you wish it to appear on the policy)

2. Date established: _____ Number of Employees: Full-time: _____ Part-time: _____

3. Address (Not P.O. Box):

Website: _____

4. Branch Offices (if any): _____

5. Is the company involved in R&D in Canada for healthcare purposes? YES NO
Do you have any clinical trials planned within the next 12 months? YES NO
Do you have any product/service sales fee? YES NO
If YES, please provide details and revenues:

2. COMPANY INFORMATION

6. Your Company is engaged in R&D for:

PRODUCT	PLEASE PROVIDE DETAILS	YEAR R&D COMMENCED
Controlled Drugs		
Hormones/Steroids		
Vaccines		
Prescriptions		
Over the counter		
Food Supplements/Vitamins		
Holistic Medicines		
Cosmetics		
Veterinary Products		
Medical Devices		
Other: _____		

3. PROPERTY INFORMATION (FOR EACH ADDITIONAL LOCATION, PLEASE PHOTOCOPY AND COMPLETE)

7. Location: Same as Mailing Address Other _____

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8. Is the building owned by the Applicant? YES NO
9. Area occupied by the Applicant: _____
 Number of stories: _____
 Building Age: _____
 Year Updated: _____ Wiring: _____
 Plumbing: _____
 Heating: _____
10. Please indicate the following:
 Wall Construction: Frame Brick & Wood Frame Masonry Steel
 Roof Construction: Wood Joist Steel Deck Concrete Other: _____
 Floor Construction: Wood Concrete
11. Building Occupants (describe occupancy): _____
12. Fire Protection: Hydrant within 300 metres Fire Station within 8km Unprotected
 Fire Alarm: None Other
 Sprinklered: None Partial _____ % YES 100%
13. Is temperature sensitive property stored on site? YES NO
14. Is the temperature sensitive property monitored by a central station temperature alarm? YES NO
15. Are automatic, self-starting non-electrical back-up power units providing a minimum of 6 hour power supply, operational? YES NO
16. Is there transient voltage surge suppression?
 YES, at main panel YES, at each individual refrigeration unit None
17. In the event of a failure of these protection features what would be the estimated property damage from a spoilage or change in temperature?
 \$ _____
18. Burglar Alarm: None Local Central Station
 Please advise name of system and monitoring service: _____
19. Are all doors equipped with double cylinder deadbolt locks? YES NO
 If NO, please describe protection: _____
20. Loss Payee & Mailing Address: _____
21. Please indicate Coverage and Limits required:
- | | Amount of Insurance | | Amount of Insurance |
|--|---------------------|---|------------------------------|
| <input type="checkbox"/> Building: | \$ _____ | <input type="checkbox"/> Gross Earnings: | \$ _____ |
| <input type="checkbox"/> Tenant's Improvements: | \$ _____ | <input type="checkbox"/> Profits: | \$ _____ |
| <input type="checkbox"/> Equipment: | \$ _____ | <input type="checkbox"/> Professional Fees: | \$ _____ |
| <input type="checkbox"/> Stock: | \$ _____ | <input type="checkbox"/> Extra Expense: | \$ _____ |
| <input type="checkbox"/> Office Equipment (non EDP): | \$ _____ | <input type="checkbox"/> Rental Income: | \$ _____ |
| <input type="checkbox"/> Computer Floater, Hardware (EDP): | \$ _____ | <input type="checkbox"/> Transit: | \$ _____ |
| <input type="checkbox"/> Property of Others: | \$ _____ | <input type="checkbox"/> Other: _____ | \$ _____ |
| <input type="checkbox"/> EDP Software/Media: | \$ _____ | | |
| <input type="checkbox"/> Laptop Computers: | \$ _____ | (no coverage on or off premises unless reported) | |
| <input type="checkbox"/> Crime: (Employee Dishonesty) | \$ _____ | Earthquake Coverage? | <input type="checkbox"/> YES |
| <input type="checkbox"/> Money Orders & Securities: | \$ _____ | Flood? | <input type="checkbox"/> YES |
| <input type="checkbox"/> Other (specify): _____ | \$ _____ | | |
| <input type="checkbox"/> Boiler and Machinery (Equipment Breakdown): | \$ _____ | | |
| <input type="checkbox"/> Research and Development Coverage (see page 5 of the application for highlights) | \$ _____ | | |
- If R&D Income coverage is required, please complete Section 6.

4. INSURANCE INFORMATION

22. Is the Company currently insured under an Errors and Omissions policy? YES NO
 Is the Company currently insured under a Commercial General Liability policy? YES NO
 Is the Company currently insured under a Commercial Property policy? YES NO

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If you have answered YES to any of question 1. above, please complete the following information for each policy:

	INSURER	EXPIRY DATE	LIMIT OF LIABILITY
Errors & Omissions:			
Commercial General Liability:			
Commercial Property:			

23. Has the Company, its partners, directors or officers ever been declined, non-renewed or cancelled by any insurer for Errors and Omissions, Commercial General Liability, and/or Commercial Property insurance? YES NO
 If YES, please explain:

5. CLAIMS INFORMATION

24. In the last five (5) years, has the Company, its partners, directors, officers or employees ever had a written demand or civil proceedings for compensatory damages made against them? YES NO

If YES, please provide full details on a separate sheet i.e. date of claim, claimant’s name, nature of claim, the insurer, total amounts paid or reserved (including defense costs) and final dispositions or current status of claim.

25. Is the Company, its partners, directors, officers or employees aware of any job disputes or fee disputes during the last five (5) years? YES NO
 If YES, please describe in detail:

26. Is the Company, its partners, directors, officers or employees aware of any other fact, situation or circumstance that may result in a written demand or civil proceedings for compensatory damages? YES NO
 If YES, please describe in detail:

27. In the last five (5) years, has the Company made any commercial property claims? YES NO
 If YES, please state the amount and describe in detail:

Without limitation of any other remedy available to the Insurer, it is hereby agreed that if there be knowledge of any of the matters described in the CLAIMS INFORMATION section, any written demand or civil proceedings for compensatory damages subsequently emanating therefrom is excluded from coverage under the proposed insurance.

6. TO BE COMPLETED WHEN R&D INCOME IS REQUESTED FOR R&D OPERATIONS

28. What grants, endowments and other financial contributions will be available to you during the coming year to further your research and development operations (do not include commercial financing transactions, including, but not limited to public offerings of stocks, bonds or other securities; loans or lines of credit)? Please list and describe each contribution individually in the space provided below, or on a separate sheet(s) of paper. Please include the amount of the contribution.

We suggest that you review this list with your financial consultant at least quarterly so that any necessary modifications to your insurance may be made.

DESCRIPTION (INCLUDE DONOR AND PURPOSE OF DONATION)	TERM	AMOUNT OF CONTRIBUTION

7. NOTICE CONCERNING PERSONAL INFORMATION

By purchasing insurance from Beazley Canada Limited, a customer provides Beazley with his or her consent to the collection, use and disclosure of personal information, including that previously collected, for the following purposes:

- the communication with underwriters;
- the underwriting of policies;
- the evaluation of claims;
- the detection and prevention of fraud;
- the analysis of business results;
- purposes required or authorized by law.

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For the purposes identified above, personal information may be disclosed to Beazley's related or affiliated companies and service providers. Further information about Beazley's personal information protection policy may be obtained by contacting their privacy officer at 416-601-2155.

8. WARRANTY STATEMENT

The undersigned warrants that to the best of their knowledge, the statements set forth in this Application are true. The undersigned also warrants that they have not suppressed or misstated any material fact.

If the information provided in this Application should change between the date of the Application and the effective date of the policy, the undersigned warrants that they will immediately report such changes to the Insurer.

Signing this Application does not bind the undersigned to purchase this insurance, nor does it bind the Insurer to issue this insurance. However, should the Insurer issue a policy, this Application shall serve as the basis of such policy and will be attached to and form part thereof.

SIGNED: _____
(Authorized Representative)

DATE: _____

NAME (Please Print): _____

TITLE/POSITION: _____

YOUR BIOPAC PACKAGE POLICY INCLUDES:

<p>Errors & Omissions Form: BIOPAC E&O Wording – Claims Made Coverage</p>	<p>Limit of Insurance: Option: \$100,000 per claim/aggregate including defense costs or \$250,000 per claim/aggregate including defense costs</p>	<p>Deductible: \$2,500 any one claim</p>	<p>Includes: Canada or Worldwide, if eligible Retroactive date of Policy Inception</p> <p>Additional Exclusions: Product sales/clinical trials Pollution War & Terrorism Mould</p>
<p>Commercial General Liability Form: CGL-Occurrence Wording including endorsements</p>	<p>Limit of Insurance: Option: \$1,000,000 up to \$5,000,000 \$1,000,000 Non-Owned Automobile \$1,000,000 Employee Benefit Liability \$500,000 Tenant’s Legal Liability \$25,000 Medical Payment (any one person/per accident)</p>	<p>Deductible: \$1,000 payable on Property Damage, Tenant’s Legal Liability and Non-Owned Automobile \$2,500 payable for Employee Benefit Liability</p>	<p>Includes: Worldwide coverage</p> <p>Additional Exclusions: Product/Completed Operations Exclusion War & Terrorism Exclusion Mould Exclusion Asbestos Exclusion</p>
<p>Property Insurance Form: BIOPAC 010304 including forms and endorsements</p>	<p>Limit of Insurance: As required up to \$5,000,000 Plus Extensions:</p> <ul style="list-style-type: none"> ➤ EDP Breakdown Coverage \$50,000 Limit ➤ Blanket Building Bylaws ➤ Newly Acquired Locations-Building/Contents \$1,000,000 for 90 days ➤ Newly Acquired Business Contents \$500,000 for 60 days ➤ Insured Property in Transit or Temporarily Off the Premises \$25,000 Limit ➤ Parcel post \$10,000 Limit ➤ Accounts Receivable \$25,000 Limit ➤ Valuable Papers \$25,000 Limit ➤ Extra Expense, Including loss due to Civil Action For 30 Days \$25,000 Limit ➤ Damage to Building by Theft \$10,000 Limit ➤ Debris Removal 25% Maximum \$25,000 Limit ➤ Pollution Clean-up and Removal \$25,000 Limit ➤ Professional Fees \$25,000 Limit ➤ Tenants’ Leasehold Interest-Rents \$25,000 Limit ➤ Glass for tenants \$1,000 limit for any one plate, subject to a \$5,000 limit per occurrence ➤ Research and Development Coverage including: <ul style="list-style-type: none"> ➤ Valuable Papers ➤ Radioactive and Bio-contamination ➤ Refrigerant Contamination and Temperature/Humidity Change ➤ Research and Development Restoration Expense ➤ Loss to Laboratory Animals ➤ Additional coverage available: <ul style="list-style-type: none"> ➤ Research & Development Income 	<p>Deductible: \$1,000 for all coverages except \$2,500 sewer back-up</p>	<p>Includes: Replacement Cost Sewer Back-up Coverage Plate or Thermopane Glass Coinsurance Waiver 5% or \$10,000</p> <p>Additional Exclusions: War & Terrorism Exclusion Mould Exclusion Electronic Data and Media Clarification</p>