

Life Sciences



The KICK Team

We have assembled a group of professionals from various divisions and departments within Kapnick including Property & Casualty, Employee Benefits, Risk Services, Claims Management and Account Marketing. In addition to being knowledgeable in their specific areas, they also understand the unique needs of businesses in the Life Sciences and Information & Technology industries. Together they work to bring you customized solutions for all your insurance and risk management needs.

The KICK Team will provide a comprehensive, total package of insurance products and services that take into account the unique needs, risks and exposures of your industry. These are presented to you in a simplified manner, with a focus on helping you reduce your overall insurance costs.

Adrian • Southfield • Ann Arbor
888.263.4656 x1140
KICKTeamKig@kapnick.com
www.kapnick.com



Businesses in the fields of life sciences are among an elite group of clients at Kapnick Insurance Group. We put great emphasis on understanding the intricacies of a growing number of specialized industries, and a large part of our focus is on advanced technology. By developing areas of specialization and thoroughly understanding how our clients' businesses work, we are able to provide superior solutions in helping to control costs, manage risk and reduce losses.

We work with top rated insurance companies that offer highly specialized programs for businesses in the life sciences field including biotechnology firms, medical device manufacturers and research and development companies. In addition to standard property and liability coverages, we offer a number of coverages unique to your industry needs, including:

- Professional Liability (E & O)
- Worldwide Product Liability – Punitive Damage
- Clinical Trials Liability (Blanket)
- Medical Malpractice
- Highly Valued Medical Equipment
- Protection for Lab Animals
- Key Person Life Insurance
- Contamination
- Employment Practices
- Directors and Officers Liability (D&O)
- Intellectual Property
- Customized Employee Benefits
- Cafeteria Plans
- Benefit Outsourcing
- Employee Benefit Compliance Assistance
- MyWave – Internet-based client center providing numerous valuable resources
- Kapnick HR eSolutions - a software platform offering services that streamline all aspects of HR, benefits, and payroll administration

