

BIOLOGICAL MATERIALS AND LABORATORY SYSTEMS

A cooling failure can ruin samples.

You study biological materials and develop experimental compounds. Actual lab releases, accepted research outputs and storage systems need distinct terms, with spoiled samples and clinical trials reviewed separately.

RISKS WORTH DISCUSSING

- 01 Internal laboratory-cooling failures
- 02 Chemical or biological material releases
- 03 Resulting harm from accepted research outputs



Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



Equipment breakdown

Covered internal failures of accepted laboratory cooling systems.



Products liability

Covered resulting harm from expressly accepted research outputs.



Environmental liability

Covered cleanup under accepted laboratory-release terms.



Workers compensation

Work-injury benefits for eligible laboratory employees.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 Listen

We review your operations, coverage and past claims.

02 Assess

We look at hazards and ways to reduce risk.

03 Build

We compare carriers, premiums and audit terms.

04 Support

We revisit coverage as your work changes.



SCAN TO

Read the full
guide

800-777-1872

TheSouthernAgency.com