

RESEARCH, PROTOTYPES AND LABORATORY TESTING

A prototype can injure a tester.

You conduct research, develop prototypes and evaluate new products. Actual technical services, testing stages and clinical uses need explicit acceptance, with failed experiments and lost research value considered separately.

RISKS WORTH DISCUSSING

- 01 Research or technical-advice errors
- 02 Injury during accepted product tests
- 03 Internal laboratory-tool failures



Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



Professional liability

Covered claims alleging accepted research-service errors.



Environmental liability

Covered cleanup under accepted laboratory-release terms.



Equipment breakdown

Covered internal failures of accepted laboratory equipment.



Products liability

Covered resulting harm from expressly accepted research products.



Commercial property

Insured instruments and fit-outs after covered physical damage.

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