

Innovacorp Insurance Brochure

Innovacorp - Comprehensive Insurance Package

Innovacorp is pleased to announce that its portfolio companies are now able to access preferred group rates for their comprehensive insurance program requirements. The Innovacorp Insurance Package, brokered by Marsh Canada Limited, is designed specifically for the risk needs for early-stage companies — with the capacity to expand its breadth of coverage as each company grows and develops.

Innovacorp portfolio companies should start with coverages available under the basic package and then add the optional coverages as individual company needs are considered.

Basic Coverages

- General Liability – Includes tenants legal liability, as required by lease contract.
- Property – Protection for loss of property such as contents, equipment, and lab samples.
- Directors and Officers Liability – Protection for the personal assets of board members.

Optional Coverages

- Clinical Trial Liability – Coverage for liabilities arising from bodily injury to a study subject.
- Products Liability – Coverage for liability arising from the sale of a commercialized product.
- Errors and Omissions Liability – Coverage for liability arising from providing services to third parties for a fee.
- Legal Expense Insurance – Offers protection for legal expenses related to business, home, and automobile disputes.
- Employee Benefits – Health and benefits coverage for staff.

Features and Benefits

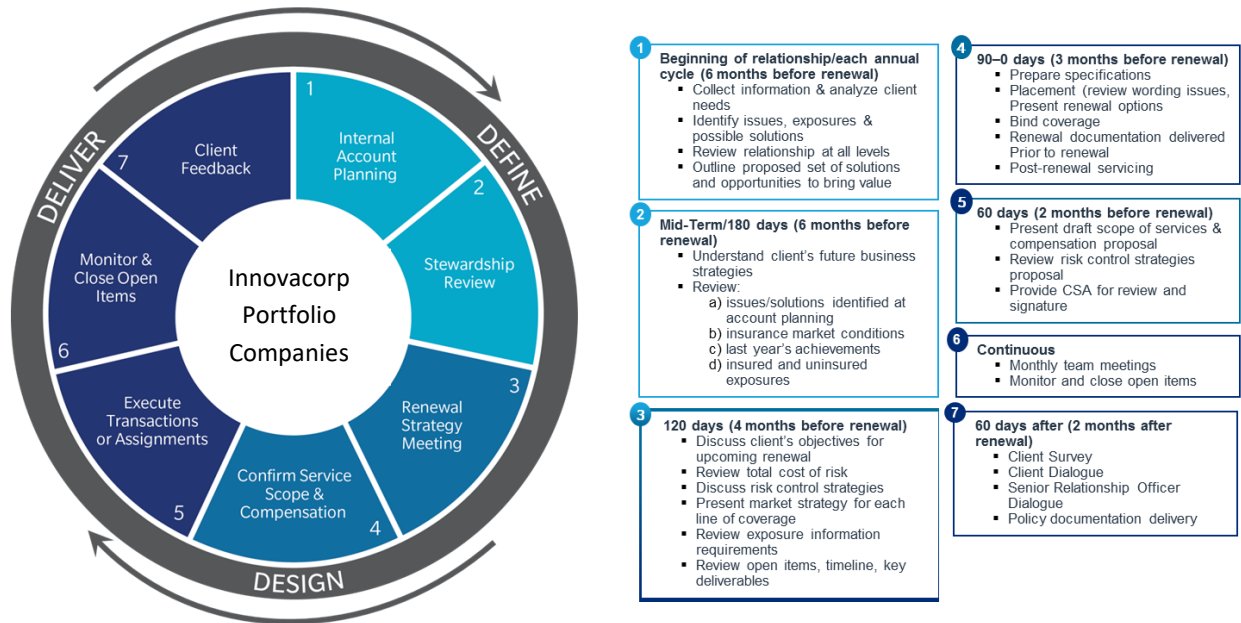
- Reduced broker commission. Marsh is offering 10% commission rates whereas most insurance placements range from 15-22.5% commission.
- Meets the needs of lease agreements and other contractual requirements.
- Dedicated and proactive client service team.
- Contract and lease reviews.
- Pro forma costing.
- Claims advocacy.
- Access to global advice such as cyber risk expertise, life sciences risk expertise, supply chain, license agreements, manufacturing agreements, IPO's, Mergers and Acquisitions
- Premium financing.
- Insurance policy options that will continue to protect the company as it grows and operations develop.

Innovacorp Insurance Package is the only business insurance program officially endorsed by Innovacorp. This insurance package offers preferred group rates to Innovacorp portfolio companies as well as coverages tailored to the specific business needs of early-stage companies.

Innovacorp portfolio companies relationship with Marsh

Marsh's annual client service cycle below provides Innovacorp portfolio companies with many opportunities to track various action items that are critical to your operational management and decision-making and will also allow your Marsh service team to engage you in meetings and discussions with your insurer and other

Marsh consultants. This will strengthen your relationships with insurers, their understanding of your risks, and ultimately grant you access to more tailored and effective coverage options.



About Marsh

Marsh is a global leader in insurance broking and risk management. Marsh helps clients succeed by defining, designing, and delivering innovative industry-specific solutions that help them effectively manage risk. Marsh's approximately 27,000 colleagues work together to serve clients in more than 130 countries. Marsh Canada Limited has approximately 1,100 colleagues in 13 cities across Canada. Marsh is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), a global professional services firm offering clients advice and solutions in the areas of risk, strategy, and people. With 57,000 colleagues worldwide and annual revenue exceeding US\$13 billion, Marsh & McLennan Companies is also the parent company of Guy Carpenter, a leader in providing risk and reinsurance intermediary services; Mercer, a leader in talent, health, retirement, and investment consulting; and Oliver Wyman, a leader in management consulting. Follow Marsh on Twitter @MarshGlobal, or on LinkedIn, Facebook, and YouTube.

For more information, please contact your licensed Marsh Canada Limited insurance broker:

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Disclaimers

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