

# **General Insurance Conditions (GIC) Clinical Trials in Human Research**

**Edition 2014**

***Translation***

*For information only. The original wording is binding.*

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## 1. Contract data

### Insurance of clinical trials in the context of human research

#### 1.1 Policy number

#### 1.2 Policyholder

#### 1.3 Sponsor

#### 1.4 Insured clinical trial

- Title of study: .....
- Trial centres: .....
- Reference number : .....
- Category of clinical trial: .....

#### 1.5 Number of participants

Projected number of participants in the clinical trial:

#### 1.6 Insured amounts

The insured amounts for the entire policy period (incl. extended reporting period) are:

- for the total indemnification of all claims in connection  
with the clinical trial a maximum of CHF 0  
  
of which a maximum per participant  
for bodily injury of CHF 0  
  
of which a maximum per participant  
for property damage of CHF 0

#### 1.7 Deductible

In the event of loss, the policyholder shall bear a deductible of CHF                      per event.

#### 1.8 Policy period

Begin:                                              Date

End:	Date
Premium due:	Premium payable in advance upon begin of policy period
Method of payment:	Single premium

**1.9 Premiums**

Premium per participant:	CHF
Minimal premium:	CHF
Advance premium:	CHF
Tax:	5%

## **2. Definitions**

In this contract the following terms shall be understood as defined below :

### **2.1 Bodily injury**

Bodily injury is deemed to be any loss arising from the death, physical injury or other health impairment of participants.

Such losses shall include the economic consequences of insured bodily injuries, namely expenses, loss of earnings including consideration of future development, loss of ability to carry out household services, loss of ability to support dependents, as well as immaterial damages (pain and suffering).

### **2.2 Property damage**

Property damage is deemed to be any loss arising from the destruction of, damage to or loss of property, including any resulting financial loss or loss of revenues of the injured party.

### **2.3 Losses resulting from violations of data privacy**

Violations of data privacy are deemed to be material and immaterial losses resulting from violations of personal integrity.

### **2.4 Clinical trial**

Research project in which persons are prospectively assigned to a health-related intervention in order to investigate its effects on health or on the structure and function of the human body(Art. 3 lit. I HRA)

### **2.5 Participants**

All patients and test persons taking part in the insured clinical trial.

### **2.6 Sponsor**

Person or institution headquartered or represented in Switzerland that takes responsibility in Switzerland for organizing a clinical trial, namely its initiation, management and financing (Art. 2 lit. c ClinO).

### **2.7 Investigator**

Person responsible in Switzerland for the conduct of a clinical trial and for the protection of the participants at the trial site; an investigator who takes responsibility for organising a clinical trial in Switzerland is also a sponsor (Art. 2 lit. d ClinO).

### **3. Insured interest**

The insurance covers the sponsor's liability for bodily injury and property damage pursuant to the Human Research Act (HRA) suffered by a participant in the clinical trial pursuant to Art. 1.4 above, for whose initiation the sponsor is responsible.

Also insured are claims for losses arising from violations of data privacy in connection with the insured clinical trial. Such losses shall be deemed to be bodily injury.

#### **4. Insurer's indemnification**

The insurer's duty to indemnify shall consist of compensating founded claims and defending against unfounded claims. Indemnification, inclusive of all interest on damages, loss reduction costs, costs of expert opinions, attorney fees, court costs, arbitration costs, mediation costs and other costs (such as indemnification of the opposing party's legal costs) shall be limited by the amounts insured and/or sublimits stipulated in the policy and/or contract conditions, less the agreed deductible.

All claims with the same cause shall be deemed to be a single event (serial loss). The number of injured parties, claimants or parties entitled to compensation is irrelevant

The compensation for participants shall be reduced proportionally if the sum of all indemnifications exceeds the above-referenced maximum amount per policy period.

The indemnification and its limits shall be governed by the terms of the insurance contract (including those governing the insured amounts and deductibles) that were in effect pursuant to Art. 6 below at the time the loss occurs.



## **5. Insureds**

The liability of the sponsor who initiates the clinical trial pursuant to Art. 1.4 above is insured.

## **6. Territorial limits and trigger**

The insurance covers losses caused in the context of a clinical trial carried out in Switzerland and which occur anywhere in the world.

Losses occurring during the policy period are insured.

In the event of uncertainty, bodily injury shall be deemed to have occurred at such time as a participant consults a physician for the first time for symptoms of the relevant health impairment, even if causation is only established at a later date.

Notwithstanding the expiry of the policy period, losses occurring within 120 months of the termination of the clinical trial shall also be insured (extended coverage period).

## **7. Limitations of cover**

### **7.1 Other legal claims**

The insurance does not cover claims based on a legal basis other than the Human Research Act.

### **7.2 Felonies and major criminal offences**

The perpetrator's liability for losses caused in connection with an intentional perpetration of a felony or major criminal offence is not insured.

## **8. Premium**

### **8.1 Premium calculation**

The premium shall be calculated on the basis of the number of participants taking part in the clinical trial during the policy period.

In the event of a change in the number of participants, the premium shall be increased or reduced, as the case may be, in accordance with the change in the number of participants and premium per participant. The minimum premium remains reserved.

### **8.2 Payment of premium**

The advance premium pursuant to Art. 1.9 above shall become due on the date stated in the invoice.

## **9. Claims**

### **9.1 Duty to notify**

Should an event occur whose foreseeable consequences could be relevant for the present insurance, or if a liability claim is made against an insured, the policyholder shall immediately notify the insurer of such circumstance.

If police investigations or criminal proceedings are instituted against an insured, or if the injured party files a suit, the policyholder shall also immediately notify the insurer of such circumstance.

### **9.2 Claims handling and litigation**

The insurer shall conduct negotiations with the injured party. It acts as the insured's representative, and any settlement that it reaches with the injured party shall be binding on the insured. The insurer is entitled to pay damages directly to the injured party, without having to deduct any deductible that may apply. In the event of such payment, the policyholder shall reimburse the deductible, waiving any and all objections.

The insureds shall refrain from negotiating directly with the injured party or its representatives in respect of claims for damages, from acknowledging any liability or claim or from concluding any settlement or paying any compensation, unless the insurer gives its approval. Moreover, the insureds shall of their own accord provide the insurer with all relevant information on the case, immediately inform the insurer of all steps taken by the injured party, provide the insurer with all evidence and documents (particularly including all summonses, writs, judgments, etc.) and otherwise support the insurer to the best of their ability in the handling of the claim (contractual fidelity).

If no agreement can be reached with the injured party, and legal proceedings are commenced, the insureds shall leave the management of the civil proceedings to the insurer. The latter shall bear the legal costs pursuant to Art. 4 above. If legal costs are awarded to an insured, such award shall revert to the insurer, to the extent that such costs are not awarded for the insured's personal outlays.

### **9.3 Assignment of rights**

The insured may not assign rights under this insurance contract to injured or third parties without the insurer's consent.

### **9.4 Remedies for breach**

In the event of the insureds violating their duty of notification through fault, they shall bear the consequences of such failure themselves.

Moreover, in the event of a breach of the duty of contractual fidelity through fault, the insurer's duty to indemnify shall be nullified to the extent that it would be otherwise increased by such breach

## **9.5 Recourse**

If provisions of the insurance contract or the Swiss Insurance Contract Act limit or cancel coverage, but such circumstance cannot be invoked pursuant to the human research legislation, the insurer shall have a right of recourse against the insured to the extent that it could otherwise reduce or refuse indemnification.

## **10. Duties**

### **10.1 Duties of policyholder and sponsor**

The policyholder or sponsor is obligated to obtain confirmation from the participant to the effect that he or she

- a) will immediately inform the investigator of other illnesses or symptoms, as well any treatment with medication.
- b) will immediately notify the investigator of any bodily injury that might be the result of the clinical trial.
- c) will undertake or undergo all purposeful measures that may serve the determination of the cause or extent of, or the alleviation of such incurred bodily injury.

### **10.2 Breach of duties**

In the event of the policyholder or sponsor breaching the duties imposed by this contract, the insurer's duty to notify shall be annulled.

The preceding paragraph shall not apply if such breach may be considered as having occurred without fault in the light of the circumstances, or if the insured's liability for the loss incurred would be affirmed even in the event of complying with such duty.

## **11. Varia**

### **11.1 Policy period**

The present contract is concluded for the duration stated in the contract data.

If the clinical trial is not concluded by the stated end of the contract, the policyholder shall immediately inform the insurer, in order to allow a prolongation of the contract.

### **11.2 No termination in the event of claim**

The insurer waives its right to terminate the contract in the event of claim.

### **11.3 Notifications to the insurer**

The insureds shall only be deemed to have legally complied with their duties of notification if the required notices are addressed to the insurer's head office or to such office as may be stated in the policy.

### **11.4 Data protection**

The insurer is authorized to obtain and process the data necessary for managing its contracts and claims. Similarly, it is also authorized to obtain relevant information from third parties and to inspect official documents. The insurer undertakes to treat all information it receives as confidential. If necessary, the data may be forwarded to involved third parties, namely co-insurers, re-insurers and other concerned insurers. Information may also be forwarded to other liable third parties and their liability insurers for the purpose of implementing rights of recourse.

The insurer is authorized to inform third parties to whom a confirmation of insurance was issued (e. g. the competent authorities) if the insurance is suspended, changed, or terminated.

### **11.5 Place of jurisdiction and applicable law**

The policyholder or claimant may choose one of the following jurisdictions:

- a) The seat of the insurer's head office.
- b) The domicile or seat of the policyholder or claimant.

This insurance contract shall exclusively be governed by and construed in accordance with the laws of Switzerland and the precedents of its courts.



## 12. Signature

### 12.1 The insurer

Place, date:

Insurer

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### 12.2 The policyholder

The undersigned person(s) authorize the insurer to process data emanating from the tendering or contract documents and from claims handling. The insurer is authorized, to the extent necessary, to forward such data for processing to involved domestic and foreign third parties, in particular to co-insurers and re-insurers, as well as to other companies belonging to the insurer's group of companies

Furthermore, the insurer is authorized to obtain relevant information, in particular concerning the development of the loss, from authorities and third parties and to inspect official and court documents, insofar as the participant gives his or her consent and to the extent necessary for the adjustment of the loss. Such authorization is given irrespective of the conclusion of the contract or acknowledgement of the claim.

Place, date

(Name of policyholder)

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