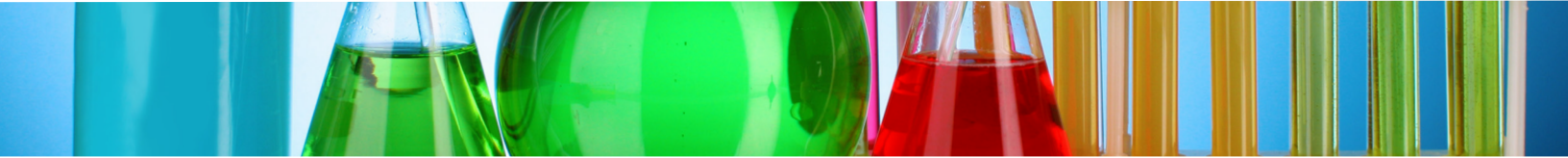


# BIOSCIENCE RISK SOLUTIONS

Your cutting-edge business needs leading-edge protection.



**F**or successful businesses in Bioscience, Medical Devices or Pharmaceuticals, fast-paced innovation is a way of life. Cretcher Heartland helps you ensure that your risk, security and protection strategies always keep pace.

In a professional realm where every situation is unique, we understand that insurance and risk strategies should never be “standard.” We work hard to identify the specific solutions that work best for your business—customized programs that are appropriate, cost-effective, high-quality and tailored to your unique needs and risks.

Your business depends on experts to apply tremendous research and attention to detail to be successful. It’s the same at Cretcher Heartland. We employ our own team of specialized experts to create comprehensive insurance and risk management programs that protect your business interests 365 days a year—not just at renewal.

You strive for perfection, and so do we. Cretcher Heartland works exclusively with highly-rated insurance companies that offer perfect-fit programs for advanced medical technology companies, backed up by our commitment to exceptional levels of service for claims mitigation and loss control.

We invite you to research our track record. Our company serves small to large businesses and delivers value-minded, customized programs that help you focus on cutting-edge technology instead of risk, security and protection.

## PRODUCTS AND SERVICES AVAILABLE:

Products Liability | Clinical Trials Liability | Medical Malpractice Liability  
Executive Risk | General Property and Casualty | Employee Benefits  
Retirement Planning | Mergers and Acquisitions Due Diligence  
Contract Review | Risk Solutions

## BUSINESSES AND ORGANIZATIONS INCLUDE:

Biomedical research firms | Clinical Trial firms  
Biotechnology firms | Research Organizations  
Medical Device Manufacturers | Pharmaceutical companies  
University-based or independent clinical research facilities



**CRETCHERHEARTLAND.com** 913.341.8998 | 877-341-8999  
4551 W. 107TH ST. 3RD FLOOR | OVERLAND PARK KS 66207

**To stand behind you,  
we stand behind  
these principles...**

### PROACTIVE:

We anticipate your needs and stay prepared to meet them.

### RESPONSIVE:

We are totally committed to local, personal, high-touch service.

### TALENTED:

Our people are the best because our standards are the highest.

### COLLABORATIVE:

We partner with your management team to deliver specialized, customized protection.

### VALUE MINDED:

We independently represent dozens of top-quality carriers and keep an eye on your bottom line.

### ACCOUNTABLE:

We deliver on our service promises because we put them in writing.

**Global Risk Management**

**Commercial Insurance**

**Employee Benefits**

**Human Resources**

**Surety Bonding**

**Retirement Planning**