



# Health & wellness

Product brochure  
Canada

## Overview

In recent years, the medical spa industry has boomed with many medical professionals being seduced by the industry buzz and growth statistics. Our health and wellness product is specifically designed to meet the needs of these organizations throughout Canada. The policy is a unique modular package which brings together all of the relevant exposures faced by multifaceted organizations, encompassing estheticians, spas & medical colleges.



## About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London, CFC serves more than 70,000 businesses in over 80 countries. Learn more at [cfcunderwriting.com](http://cfcunderwriting.com) and [LinkedIn](https://www.linkedin.com/company/cfcunderwriting).

## Contact



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## Coverage highlights

### Property damage

Our policy includes cover for damages to premises, contents, computers and stock, equipment breakdown, as well as laptops and mobile equipment away from the premises.

### Business interruption

We cover the immediate loss of business income following a disruption, and we also can also pay for the extra expense and continuing payroll costs associated with keeping your business running. Our policy typically covers a period of 12 months, but can be tailored to specific circumstances. We also cover on an actual loss sustained basis.

### Professional liability

Our policy provides a dual trigger to ensure that each provider is adequately insured with no gaps in coverage.

### General liability

Our cover protects you against legal expenses and compensation claims brought by external individuals injuring themselves on your premises.

### Non-owned and hired automobile liability

We cover claims against your organization for accidents caused by an employee using their own, or rented vehicle for business purposes. Our policy includes the unloading and loading of patients under this insuring clause.

### Cyber & privacy

Coverage is embedded into the base form addressing risks associated with privacy breaches, HIPAA violations, system damage, business interruption and more. We offer unlimited retroactive cover as standard, and no sub-limits on key areas of cover, as well as an incident response service.

### Third party crime

Theft of property or money from a third party is becoming an essential coverage in this sector, some states are even making it mandatory. Our policy includes this as standard in the base form.

### Sexual misconduct & physical abuse liability

We cover the legal defense costs for any individual up until adjudication, and the legal liability, including liability for claimants' costs and expenses for any organization.



### What we love

Any health & wellness provider, including but not limited to acid peels, acne treatments, acupuncture, biofeedback therapy, body wraps, chemical peels, dieticians and wellness analysis, electrolysis, fitness studios, hair salons, laser hair removal (IPL/EPL/LHE), massage, microdermabrasion, permanent make-up, tanning – UV & spray, wart removal and waxing.



### What we consider

Any health & wellness provider, including but not limited to botox, cellulite reduction and body contouring /slimming by electronic devices, dermal fillers, HCG, HRT, Kybella, mesotherapy, platelet rich plasma (PRP/'vampire facial'), skin and micro needling, sclerotherapy, tattoo removal by laser/IPL/EPL/LHE, tattoo parlours and teeth whitening.



### What we ordinarily decline

- Cryotherapy
- Hair transplants
- Plastic surgery

### Coverage enhancements available

- Medical Director/Physician Extension Clause
- Nil deductibles
- Costs and expenses in addition

*Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.*