



Healthcare

Product brochure
United Kingdom



Overview

The healthcare and wellness industries are booming, with many health professionals seeking to make a profitable business. Regulations and classifications affect all aspects of the field and can impact individual practitioners and businesses alike. Our healthcare policy is a unique modular package which brings together all the relevant exposures faced by multifaceted organizations, as well as comprehensive coverage for health practitioners.

About CFC

CFC is a specialist insurance provider, pioneer in emerging risk and market leader in cyber. Our global insurance platform uses cutting-edge technology and data science to deliver smarter, faster underwriting and protect customers from today's most critical business risks.

Headquartered in London with offices in New York, Austin, Brussels and Brisbane, CFC has over 500 staff and is trusted by more than 100,000 businesses in 90 countries. Learn more at cfcunderwriting.com and [LinkedIn](#).

Contact



Jo Clift

UK & International Healthcare Team Leader

jclift@cfcunderwriting.com

+44 (0)207 469 1757

Coverage highlights

Professional liability

A claim could occur for injury, and also for financial loss suffered by a third party. Our policy provides a dual trigger to ensure that each provider is adequately insured with no gaps in coverage.

Sexual misconduct & physical abuse liability

Our policy provides coverage in two sections. Section A is designed to cover the legal defense costs for any individual up until adjudication, and section B provides the legal liability, including liability for claimants' costs and expenses for any organization.

General liability

Key to any business in their dealings with clients and members of the public. Our cover protects you against legal expenses and compensation claims brought by external individuals injuring themselves on your premises.

Cyber & privacy

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

Loss mitigation costs

We provide cover for existing litigation or for imminent litigation, meaning you are covered for financial losses which have exceeded, or are likely to, the limits of other policies in place, up to a defined limit.

Court attendance costs

We cover costs incurred by attending court in relation to a claim or loss covered by this policy.

Legal expenses

Our policy offers full civil liability coverage and covers costs incurred by attending court sessions in relation to a claims or loss case covered by this policy.

Employee liability

A legal requirement for any employer operating in the UK. This extension policy protects against the cost of claims arising from employee injury or occupational illness, as a result of their work for you.

Reputation and brand protection cover

We will look to pay costs of up to a specified sub-limit for the services of a public relations consultancy to mitigate damage to reputation and brand.



Our appetite

- Chiropractors and acupuncturists
- Dental professionals, including assistants, hygienists, nurses
- Dieticians and nutritional / weight-loss consultants
- Expert witness services / independent medical evaluations
- Healthcare consultants
- Mental and behavioural health, including psychiatrists and psychologists
- Naturopaths
- Nurses
- Opticians, optometrists and ophthalmologists
- Pharmacists
- Physical, occupational and speech & language therapists
- Respiratory therapy

Coverage enhancements available

- Cybercrime
- Blanket additional insured
- Costs and expenses in addition

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