

Healthcare

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.



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At a glance

Professional liability

Claims may arise from bodily injury or 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.

Fidelity of employees

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

Sexual misconduct & physical abuse liability

Our policy provides coverage in two sections:

- Section A: Covers legal defense costs for any individual up until adjudication.
- Section B: Covers legal liability, including claimants' costs and expenses for the organization.

Flexible modular policy offering

Our policy provides a comprehensive package of coverage that can be tailored to clients' specific needs, including general liability, property cover, and legal expenses alongside a wide range of other protection options.

Commercial contents and business interruption

We cover the costs to repair or replace your contents and stock damaged on your premises, as well as the actual loss and additional expenses incurred due to interruption of your business activities.

Cyber, privacy & cybercrime

Our base policy includes coverage for privacy breaches, HIPAA violations, system damage, business interruption, cybercrime, and more. We provide unlimited retroactive coverage as standard, with no sub-limits on key areas.

Loss mitigation costs

We provide coverage for ongoing or imminent litigation, helping protect against financial losses that exceed, or are likely to exceed, the limits of your other policies—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.

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.

What we love

Acupressure, dieticians and nutritionists, expert witness services, personal trainers, hair and beauty salons, life coaches, medical imaging clinics, outpatient clinics (mental & behavioural health), permanent make-up and physical, occupational, & speech therapists.

What we can consider

Botox, kybella and dermal fillers, chiropractors and acupuncturists, doctors and surgeons, first aid professionals, hormone therapy, medical students, naturopaths, opticians, optometrists and ophthalmologists, orthotic or prosthetic consulting, psychiatrists, sclerotherapy.

Coverage enhancements available

- Blanket additional insured
- Costs and expenses in addition
- Non-owned and hired automobile liability