

## eHealth

The digital health industry is experiencing exponential growth due to a number of factors, from pressure to decrease healthcare costs, to the rise of chronic diseases and an aging population. Companies operating in this space often bridge both the healthcare and technology sectors, so they are open to a wide range of emerging and traditional risks. That's why we developed a policy which addresses the digital health industry's unique risk profile.



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## At a glance

### Bodily injury arising from cyber events & outages

As technology becomes central to care delivery, healthcare providers face new risks. Our policy provides affirmative cover for bodily injury arising from any negligent act, cyber events and system outages.

### Healthcare regulatory E&O

Digital health entities and providers face growing oversight from many regulatory bodies. Our policy covers defense for disciplinary proceedings, board action complaints and other regulatory concerns for healthcare companies operating in the technology space.

### Cyber, privacy & cybercrime

Tailored for digital healthcare, our cyber and privacy cover includes protection against ransomware, targeted extortion and HIPAA-related fines—plus award-winning proactive services with a nil deductible.

### Automatic cover for physicians & medical practitioners

With growing debate around employee classification, our policy eliminates confusion by extending the definition of 'employee' to include physicians or medical practitioners offering services on your behalf.

### General liability

Our policy is a true one-stop-shop which includes general liability, products, completed ops, plus hired & non-owned auto.

### Financial loss from products failing to perform

Our policy covers financial loss from the failure of any tangible property manufactured, altered, distributed or installed by your company, including wearables and self-monitoring devices.

### Who's it for?

Any company delivering healthcare services electronically, including but not limited to telemedicine platforms and providers, mHealth apps, remote patient monitoring tools, artificial intelligence, ePharmacies and eHealth research involving data collection and analysis.

### What does it cover?

- Bodily injury arising from healthcare services, technology activities, cyber events & outages
- Technology E&O and products failing to perform
- Cyber & privacy incl. both first and third-party
- Cybercrime coverage incl. social engineering
- General liability, incl. products & completed ops
- Intellectual property coverage
- Regulatory E&O proceedings incl. defense of licence
- Sexual misconduct and physical abuse
- Waiver of subrogation
- Worldwide jurisdiction

### Optional extras

- Defense costs in addition

### Limits, deductibles and premiums

Maximum limit	\$10,000,000
Minimum deductible	Nil