

## 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 organisations, as well as comprehensive coverage for health practitioners.



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## Policy 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.

### 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 third parties for injury (unrelated to medical services) or damage to their property

### Cyber & privacy

Coverage is embedded into the base form addressing risks associated with privacy breaches, 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

Covers defence costs for criminal prosecutions, such as corporate homicide or assault, and employment or contractual disputes.

### Employer's 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

Healthcare providers including acupuncture practitioners, dieticians, nutritional/weightloss consultants, healthcare consultants, mental health services, naturopaths, nurses, optometrists, occupational therapists, pharmacists, physiotherapists, psychologists, spas and wellness services, speech and language therapists.

### Coverage enhancements available

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