



eHealth

Product brochure

United States



Overview

The digital health industry is poised for 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.

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 and [LinkedIn](https://www.linkedin.com/company/cfcunderwriting).

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Coverage highlights

Bodily injury arising from cyber events and system outages

Healthcare providers are facing new threats to their patients as technology advancements continue to play a more crucial role in how healthcare is delivered, monitored and addressed. In addition to coverage for bodily injury arising out of any negligent act, our policy also provides affirmative coverage for bodily injury arising from cyber events and system outages.

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.

Automatic cover for physicians & medical practitioners

The employee classification has become a subject of debate both at the federal and state levels. To eliminate confusion, our definition of 'employee' will automatically extend to physicians or medical practitioners offering services on your behalf.

What does it cover?

- Bodily injury arising from healthcare services, technology activities, cyber events and system outages
- Technology errors and omissions
- Products failing to perform
- Cyber and privacy tailored to address
- Digital healthcare companies' specific cyber exposures
- General liability, including products and completed ops and hired and non-owned auto
- Intellectual property coverage
- Waiver of subrogation
- Worldwide jurisdiction

Technology E&O

The supply, development, installation and maintenance of technology has become a pivotal component in the transformation of healthcare delivery. Our policy provides a separate section for technology E&O as well as breach of contract.

Products failing to perform cover

Wearable technology is playing a prominent role in today's healthcare, especially in the delivery model, which is bringing care to the patient wherever they are. Our policy provides coverage for financial loss for any tangible property that has been manufactured, altered, distributed or installed by your company, including wearables and self-monitoring healthcare devices.

Optional extras

- Defense costs in addition
- Defense of licence proceedings
- Blanket additional insured coverage
- Medical billings extension

Cyber and privacy

Our cyber and privacy insuring clause has been tailored to address digital healthcare companies' specific cyber exposures. Not only do we include a separate section for extortion to address the growing threat of ransomware, but we also cover HIPAA-related fines, penalties and resolution agreements, as well as offer initial response services with a nil deductible.

General liability

Our policy is a true one-stop-shop which also offers general liability – including products and completed ops and hired and non-owned auto.

Limits, deductibles and premiums

Maximum limit	\$10,000,000
Minimum deductible	Nil
Minimum premium	\$5,000

Risk management services and training from CTel

We have an exclusive partnership with the Center for Telehealth and E-Health Law (CTeL) who will provide training and risk management services to mitigate risks and to help decrease the cost of insurance.

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