

## eHealth

Digital healthcare is transforming the ways in which healthcare services are delivered and patients access healthcare providers—from artificial intelligence to remote patient monitoring and interactive telemedicine services. 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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## Policy highlights

### Bodily injury arising from cyber events & outages

Healthcare providers are facing new threats to their patients as technology continues to play a more crucial role healthcare delivery. Our policy provides affirmative cover for bodily injury arising from any negligent act, cyber events and system outages.

### Automatic cover for physicians & medical practitioners

The employee classification has become a subject of debate. To eliminate confusion, our definition of ‘employee’ will automatically extend to physicians or medical practitioners offering services on your behalf.

### Technology E&O

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

### Products failing to perform cover

Wearable tech is reshaping healthcare by bringing care directly to patients. 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.

### Cyber, privacy and cybercrime

Our cyber and crime cover is built for digital healthcare firms, with tailored protection against ransomware, fines & penalties and includes our award-winning cyber proactive response services as standard.

### Comprehensive insurance package

Our policy is a true one-stop-shop which includes public and products liability, as well as legal expenses insurance.

### 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 solutions, ePharmacies and patient management systems.

### What does it cover?

- Bodily injury arising from healthcare services, technology activities, cyber events and system outages
- Technology errors and omissions
- Breach of contract
- Products failing to perform
- Cyber and privacy tailored to address digital healthcare companies’ specific cyber exposures
- General liability and legal expenses
- Worldwide jurisdiction

### Optional extras

- Defence costs in addition
- Defence of licence proceedings
- Blanket additional insured coverage

### Limits, deductibles and premiums

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