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.



Rebecca Pelling
UK & International eHealth Product Manager
rpelling@cfc.com
+44 (0)207 469 9058

Policy highlights

Bodily injury

Our policy provides affirmative cover for bodily injury arising from any negligent act, including medical malpractice, technology errors/products and cyber events.

Optional ground-up medical malpractice cover

The employee classification has become a subject of debate. To eliminate confusion, our definition of 'employee' can automatically extend to all medical practitioners offering services on your behalf.

Intellectual property and media liability

Digital healthcare businesses create and share content across multiple channels, exposing them to intellectual property (IP) and media risks. Our policy covers copyright infringement and other IP disputes where third-party rights may have been breached.

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.

Market leading cyber cover

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 employers' liability, public and products liability, as well as legal expenses insurance.

Who's it for?

Companies or individuals delivering healthcare electronically, including telemedicine, mHealth, remote patient monitoring, AI solutions, ePharmacies and patient management systems.

What does it cover?

- Bodily injury arising from healthcare services, technology activities, cyber events & outages
- Regulatory costs and fines including fitness to practise investigations
- Technology errors and omissions
- Breach of contract
- Media liability and IP Infringement
- Products failing to perform
- Full 1st party and 3rd party cyber coverage, including incident response and threat intelligence
- General liability, employers' liability and legal expenses
- Worldwide jurisdiction

Optional extras

- Defence costs in addition
- Multiple limit reinstatements

Limits, deductibles and premiums

Maximum limit	£10,000,000
Minimum deductible	Nil

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