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

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

Healthcare regulatory E&O

Digital health businesses face growing regulatory scrutiny. Our policy covers defence costs for disciplinary proceedings, board complaints and other regulatory matters.

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.

Includes employed and contracted 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.

General liability

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

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.

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
- 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
- Media liability and intellectual property infringement
- Regulatory E&O proceedings incl. defense of licence
- Sexual misconduct and physical abuse
- Waiver of subrogation
- Worldwide jurisdiction

Optional extras

- Defense costs in addition
- Medical billings extension

Limits, deductibles and premiums

Maximum limit	$5,000,000
Minimum deductible	Nil

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