eHealth Insurance

Insurance Product Information Document

Company: CFC Europe SA **Product: eHealth**

Date of last review: August 2023

Date of next review: within 12 months of the above date

CFC Europe S.A. is authorised and regulated by the Financial Services and Markets Authority (FSMA). Registered number: 0711818068.

This document is a summary of cover available under the eHealth product. Complete pre-contractual and contractual information is provided in the full policy documentation. The coverages you have purchased are shown in your policy schedule.

What is this type of insurance?

Professional Liability, Cyber & Privacy, General Liability and Employers' Liability.

What is insured?

Claims made against you arising out of:

- Bodily injury or property damage, including when it arises as a result of any healthcare services or technology products or services.
- Bodily injury suffered by your employees or senior executive officers
- Personal or advertising injury
- Any negligent act, error or omission in your healthcare products or services
- Any unintentional breach of contract
- Any product failing to perform or function as intended
- Defamation, or your healthcare services or technology products or services infringing any intellectual property right
- Loss or damage to any documents you use in the provision of your healthcare or technology services
- Any cyber event

Your losses as a result of:

- Any cyber event
- Retrieving, restoring or replacing electronic health records (EHR) after a cyber event

Additional covers

- Access to a 24/7 cyber incident response hotline
- Court attendance costs
- Public relations consultancy costs to mitigate damage to your reputation

What is not insured?

- ✗ Claims arising in the course of your business activities prior to the Retroactive Date
- ✗ Circumstances or occurrences known, or ought reasonably to have been known, at inception
- ✗ Liquidated damages, service credits and penalty clauses
- ✗ Any claim or part thereof that results in you being in a better financial position as a direct result of the wrongful act
- ✗ Core internet infrastructure failure that results in a broad outage of the network
- ✗ Any failure by you to comply with mandatory provisions of law concerning workers' compensation
- ✗ Misleading advertising of any product
- ✗ Patent infringement
- ✗ Uninsurable fines
- ✗ Wilful or dishonest acts of senior executive officers
- ✗ War and terrorism
- ✗ Nuclear reaction or radiation

Are there any restrictions on cover?

- ! We will not cover the amount of the deductible
- ! Where more than one claim arises from the same original cause or single source or event, all of those claim will be deemed to be one claim
- ! We will not pay more than the limits of liability specified on your policy schedule.
- ! We will not pay for any loss insured elsewhere, other than for amounts in excess of such other insurance.

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Where am I covered?

Please check your policy schedule for:

- ✓ Territories in which legal action can be brought against you
- ✓ Jurisdictions in which your business activities are covered

What are my obligations?

- You must provide all information which may be relevant to the cover in a clear and accessible manner and as accurately and completely as possible.
- You must notify us of any circumstance or claim in accordance with the conditions detailed in the policy document.
- You must not admit liability for or settle or make or promise any payment or incur any costs and expenses without our prior written agreement.
- You must maintain all your rights of recovery against any third party and make these available to us where possible.

When and how do I pay?

You must pay the premium no later than 60 days beyond the inception date stated on your policy schedule.

Speak with your insurance broker or advise on how to pay.

When does the cover start and end?

Your cover starts on the inception date stated on your policy schedule and ends on the expiry date stated on the policy schedule.

How do I cancel the contract?

You may cancel the contract by giving us 30 days' written notice.