

## Medical liability protect

Medical and healthcare businesses operate in a complex environment, with evolving professional, regulatory and contractual risks. From individual practitioners to larger medical organisations, the impact of a single claim can be significant. Medical liability protect is a flexible, modular insurance solution that brings together broad professional and general liability cover to address the key exposures faced by today's medical professionals and practices.



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## Policy highlights

### Professional liability

A claim could occur for injury, and also for financial loss suffered by a third party. Our policy provides a dual trigger to ensure that each provider is adequately insured with no gaps in coverage.

### General liability

Key to any business in their dealings with clients and members of the public. Our cover protects you against legal expenses and compensation claims brought by third parties for injury (unrelated to medical services) or damage to their property

### Cyber and privacy

Coverage is embedded into the base form, addressing privacy breaches, system damage, business interruption and cybercrime. Proactive cyber protection is included as standard, using threat intelligence, vulnerability scanning and real-life claims data to protect businesses against cyber attacks.

### Loss mitigation costs

We provide cover for existing litigation or for imminent litigation, meaning you are covered for financial losses which have exceeded, or are likely to, the limits of other policies in place, up to a defined limit.

### Court attendance costs

We cover costs incurred by attending court in relation to a claim or loss covered by this policy.

### Legal expenses

Covers defence costs for criminal prosecutions, such as corporate homicide or assault, and employment or contractual disputes.

### Employer's liability

A legal requirement for any employer operating in the UK. This extension policy protects against the cost of claims arising from employee injury or occupational illness, as a result of their work for you.

### Reputation and brand protection cover

We will look to pay costs of up to a specified sub-limit for the services of a public relations consultancy to mitigate damage to reputation and brand.

### Our appetite

A broad range of medical and healthcare risks, including individual medical practitioners, clinics and practices, allied health professionals, diagnostic and treatment services, medical aesthetics providers, and larger medical organisations operating across multiple disciplines.

### Coverage enhancements available

- Blanket additional insured
- Costs and expenses in addition