

Healthcare Insurance

Insurance Product Information Document



Company: CFC Europe S.A. **Product: Healthcare**

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 Healthcare 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 and General 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.
- Personal or advertising injury
- Any negligent act, error or omission in your healthcare services
- Any unintentional breach of contract
- Sexual misconduct and physical abuse
- Dishonesty of employees
- Any cyber event

Your losses as a result of:

- Any cyber event

Additional covers

- Access to a 24/7 cyber incident response hotline
- Regulatory costs and fines
- 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 Anti-kickback statute or any provisions of law relating to self-referral
- ✗ Any failure by you to comply with the Emergency Medical Treatment and Labour Act
- ✗ Failure to register
- ✗ Misleading advertising of any product
- ✗ Opioids
- ✗ 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.