



# Allied health & medical professionals

Product brochure  
Canada

## Overview

The allied health sector is booming, with new regulations and classification changes affecting all aspects of the field, from diagnostic and technical, to therapeutic and direct patient care services. Technological advances and an increasingly competitive race to provide effective and affordable care add to the challenges faced by individuals and organizations in the industry. Our policy provides comprehensive coverage for allied health practitioners working in a wide range of specializations.



## About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London and backed by Lloyd's, CFC serves more than 60,000 businesses in over 75 countries. Learn more at [cfcunderwriting.com](https://cfcunderwriting.com) and [LinkedIn](#).

## Contact



**Timothy Boyce**  
Healthcare Team Leader

[tboyce@cfcunderwriting.com](mailto:tboyce@cfcunderwriting.com)

+44 (0)207 220 8509

# Coverage 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 external individuals injuring themselves on your premises.

## Cyber & privacy

Our cover for cyber and privacy is developed with healthcare organizations in mind. Coverage addresses risks associated with privacy breaches, HIPAA violations, system damage, business interruption and more. Our offering also comes with unlimited retroactive cover as standard, and no sub-limits on key areas of cover.

## Sexual misconduct & physical abuse liability

The reporting of sexual misconduct and physical abuse allegations is growing rapidly. Our policy provides coverage in two sections. Section A is designed to cover the legal defense costs for any individual up until adjudication, and section B provides the legal liability, including liability for claimants' costs and expenses for any organization.

## Non-owned and hired automobile liability

Our non-owned and hired automobile liability coverage covers claims against your organization for accidents caused by an employee using their own, or rented vehicle for business purposes. Our policy also extends to the unloading and loading of patients under this insuring clause.

## 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.

## Reputation and brand protection cover

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



### What we love

Any allied health & medical professionals, including but not limited to drug and alcohol rehabilitation, healthcare consultants, home healthcare, hospices, medical imaging clinics and medical testing labs, non-emergency ambulance services, nurse registries/medical staffing, nutritional/weight loss consulting, occupational, speech and physical therapy clinics.



### What we consider

Any allied health & medical professionals, including but not limited to acupuncturists, chiropractors, counsellors, dialysis centres, management companies for LTC, medical equipment distributors/suppliers, medical schools, mental health, pain management clinics, pharmacies and urgent care clinics.



### What we ordinarily decline

Any allied health & medical professionals, including but not limited to certified Registered Nursing Anaesthetists (CRNAs), dentists, managed care organisations, medical billing companies (Medicare & Medicaid), pharmacies (offering any compounding services) and sleep clinics (with overnight stays).

## Coverage enhancements available

- Medical Director/Physician Extension Clause
- Fidelity of employees – theft of property or money from a third party (\$250k max sublimit)
- Property coverage – up to \$15m TIV per location
- Cyber & Privacy – full retro, HIPAA violations, system damage, business interruption and more
- Nil deductibles
- Blanket additional insured
- Costs and expenses in addition

*Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.*