



eHealth

Product brochure
Canada



Overview

The digital health industry is poised for 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.

About CFC

CFC is a specialist insurance provider, pioneer in emerging risk and market leader in cyber. Our global insurance platform uses cutting-edge technology and data science to deliver smarter, faster underwriting and protect customers from today's most critical business risks.

Headquartered in London with offices in New York, San Francisco, Austin, Brussels and Brisbane, CFC has over 875 staff and is trusted by more than 130,000 businesses in 90 countries. Learn more at cfc.com and [LinkedIn](https://www.linkedin.com/company/cfc).

Contact



Ellie Saunders
Healthcare Team Leader

esaunders@cfc.com

+44 (0) 782 443 4292

Coverage highlights

Bodily injury arising from cyber events and system outages

Healthcare providers are facing new threats to their patients as technology advancements continue to play a more crucial role in how healthcare is delivered, monitored and addressed. In addition to coverage for bodily injury arising out of any negligent act, our policy also provides affirmative coverage for bodily injury arising from cyber events and system outages.

Healthcare regulatory E&O

Digital health entities and providers increasingly subject to the oversight of a number of different regulatory bodies and emerging exposures. Our policy covers defense for disciplinary proceedings and board action complaints, as well as other regulatory concerns for healthcare companies operating in the technology space.

Automatic cover for physicians & medical practitioners

The employee classification has become a subject of debate both at the federal and state levels. To eliminate confusion, our definition of 'employee' will automatically extend to physicians or medical practitioners offering services on your behalf.

Financial loss from products failing to perform

The supply, development, installation and maintenance of technology including wearable technology has become a pivotal component in the transformation of healthcare delivery. Our policy provides separate sections for technology E&O, as well as financial loss claims for any products manufactured, altered distributed or installed by your company.

Cyber and privacy

Our cyber and privacy insuring clause has been tailored to address digital healthcare companies' specific cyber exposures. Not only is cybercrime cover included to address the growing threat of ransomware and targeted extortion, but we also cover HIPAA-related fines, penalties and resolution agreements, as well as offer in-house incident response services with a nil deductible.

General liability

Our policy is a true one-stop-shop which also offers general liability – including products and completed ops and hired and non-owned auto.



Who's it for?

Any company delivering healthcare services electronically, including but not limited to telemedicine platforms and providers, mHealth apps, remote patient monitoring tools, artificial intelligence, ePharmacies and eHealth research involving data collection and analysis.



What does it cover?

- Bodily injury arising from healthcare services, technology activities, cyber events and system outages
- Technology errors and omissions
- Products failing to perform
- Cyber and privacy including both first and third-party coverages
- Comprehensive cybercrime coverage including social engineering
- General liability, including products and completed ops and hired and non-owned auto
- Intellectual property coverage
- Non-residents of Canada
- Regulatory E&O proceedings
- Sexual misconduct and physical abuse
- Waiver of subrogation
- Worldwide jurisdiction
- Defense of licence proceedings



Optional extras

- Defense costs in addition
- Dependent business interruption

Limits, deductibles and premiums

Maximum limit	\$10,000,000
Minimum deductible	Nil

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