



# Healthcare

Product brochure  
Canada



## Overview

The healthcare and wellness industries are booming, with many health professionals seeking to make a profitable business. Regulations and classifications affect all aspects of the field and can impact individual practitioners and businesses alike. Our healthcare policy is a unique modular package which brings together all the relevant exposures faced by multifaceted organizations, as well as comprehensive coverage for health practitioners.

## 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](https://cfc.com) and [LinkedIn](#).

## Contact



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## 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.

### Fidelity of employees

Theft of property or money from a third party is becoming an essential coverage in this sector, some states are even making it mandatory. Our policy includes this as standard in the base form.

### Sexual misconduct & physical abuse liability

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.

### 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.

### Commercial contents and business interruption

We cover the costs to repair or replace your contents and stock that have been damaged at your premises, as well as the actual loss sustained and extra expense, as a result of interruption to your business activities.

### Cyber & privacy

Coverage is embedded into the base form addressing risks associated with privacy breaches, HIPAA violations, system damage, business interruption, cybercrime and more. We also offer unlimited retroactive cover as standard, and no sub-limits on key areas of cover.

### 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 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

- Acupressure
- Dieticians and nutritionists
- Expert witness services
- Personal trainers
- Hair and beauty salons
- Life coaches
- Medical imaging clinics
- Outpatient clinics (mental & behavioural health)
- Permanent make-up
- Physical, occupational, & speech therapists



#### What we consider

- Botox, kybella and dermal fillers
- Chiropractors and acupuncturists
- Doctors and surgeons
- First aid professionals
- Hormone therapy
- Medical students
- Naturopaths
- Opticians, optometrists and ophthalmologists
- Orthotic or prosthetic consulting
- Psychiatrists
- Sclerotherapy



#### What we ordinarily decline

- Full body or submersive cryotherapy
- Healthcare information exchange platforms
- Inpatient, residential & skilled nursing, facilities
- Managed care organisations
- Medical billing companies

[Click here for our full appetite](#)

#### Coverage enhancements available

- Blanket additional insured
- Costs and expenses in addition
- Non-owned and hired automobile liability

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