



Medical malpractice

Product brochure
United Kingdom

Overview

Medical malpractice claims and the costs of defending them are steadily on the rise, making litigation a key exposure in this sector. In addition, even following the successful defence of a case, few legal systems allow those defence costs to be reclaimed, leaving healthcare organisations and professionals vulnerable to the financial burden. That's why our medical malpractice policy provides well-rounded, bespoke cover supported by expert underwriters who truly understand this field.



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, CFC serves more than 70,000 businesses in over 80 countries. Learn more at cfcunderwriting.com and [LinkedIn](#).

Contact



Jo Clift

UK & International Healthcare Team Leader

jclift@cfcunderwriting.com

+44 (0)207 469 1757

Coverage highlights

Medical malpractice and professional indemnity

Clear, unambiguous cover for claims made against you for injury that stem from your clinical or healthcare business activities.

Court attendance costs

The costs of attending court for a claim or loss through a daily allowance and pre-agreed sub-limit.

Comprehensive brand and reputation protection

It is essential that poor publicity is averted or mitigated quickly. Up to a specified sub-limit, we will pay the costs of retaining the expert services of specialist public relations consultants to counter this publicity.

Cyber and privacy

Healthcare organisations and professionals hold a large amount of highly sensitive data. Our cyber and privacy cover protects you against a variety of cyber-attacks and data loss scenarios. This add-on cover also includes loss or breach of data held in the cloud, cyber extortion, and hack attacks on third parties emanating from your computer systems.

Public liability extension

Public liability is integral to any healthcare organisation or professional in their dealings with clients and members of the public. This covers compensation costs and legal expenses, including the claimant's costs and expenses, should a third party bring a claim against you for injury that does not stem from the provision of medical services, or property damage.

Employers 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.

Optional legal expenses cover

This provides defence costs in the event of criminal prosecutions, such as corporate homicide or assault, and employment or contractual disputes. We also cover appeal costs if you have lost your licence to practice against a statutory notice, including those under the Health and Safety Work Act.

Bespoke underwriting

Our medical malpractice team has a wealth of experience and we are able to tailor the policy cover to meet your specific business needs.

Appetite

What we love

Healthcare facilities and organisations, as well as individuals working in the sector.

Individuals and affinity groups or schemes

Including but not limited to allied healthcare practitioners, beauty practitioners, complementary practitioners, dental practitioners, medical practitioners and therapists.

Organisations

Including but not limited to ambulance and medical repatriation services, cancer services, clinics, dental laboratories, day surgeries, first aid services, dialysis centres, domiciliary care organisations, drug and alcohol organisations, family planning and sexual health services, hospices, hospitals, learning difficulty homes, medical employment agencies, medical training institutions, mental health services, occupational health services, opticians, sleep clinics, spas, scanning and diagnostic organisations, travel clinics, veterinary practices, and well man / well woman services.

What we consider

These include but are not limited to aesthetic practitioners and clinics, GP services, nurses and residential care homes.

What we ordinarily decline

These include but are not limited to abortion clinics, birthing units, blood banks, IVF clinics, maternity activities, midwives, obstetricians, pregnancy scanning services, bariatric activities and spinal and neurosurgeons.

Limits, deductibles and premiums

Max medical malpractice / PI / PL limits	£10,000,000 aggregate
Max brand and reputation protection	£100,000 each and every claim
Max court attendance costs	£1,000 per day / £100,000 aggregate
Max cyber and privacy	£1,000,000
Max employers' liability	£10,000,000
Max legal expenses cover	£250,000 aoc / £1,000,000 aggregate
Minimum deductible	Nil
Minimum premium	No minimum

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