



# Surgeons 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.



## 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, Austin, Brussels and Brisbane, CFC has over 800 staff and is trusted by more than 100,000 businesses in 90 countries. Learn more at [cfc.com](https://cfc.com) and [LinkedIn](https://www.linkedin.com/company/cfc).

## Contact



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## Coverage highlights

### Medical malpractice

Clear, unambiguous cover for claims made against you for allegations of negligence arising from your clinical and medico-legal practice, including Good Samaritan acts and defamation.

### Cyber and privacy

Surgeons and medical practices are targets for cyber criminals, because of the large amount of sensitive data that they hold. Our cyber and privacy cover protects you in a number of ways – including the costs of cyber threats and extortion, business interruption costs and the costs to notify patients and employees if their data was breached.

### Public liability

Public liability is integral for any surgeon in their dealings with patients and members of the public. This covers compensation costs and legal expenses, should a third party bring a claim against you for property damage or bodily injury (that is not part of their medical care).

### Legal expenses

These claims are more common than malpractice claims and can affect a surgeon's licence to practice. This covers legal costs arising from professional hearings arising from your NHS practice or GMC hearings or coroner inquests. It also provides cost in the event of criminal prosecutions, such as an allegation of gross negligence manslaughter. We also cover disputes with employees or contracting parties and tax enquiries from HMRC.

### 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.

### Employers liability extension

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.

### 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

Include, but not limited to cardiology, cardiothoracic, dermatology, ENT, gastroenterology, general surgery, gynaecology, maxillofacial, oncology, ophthalmology, orthopaedics, plastics, psychiatry, rheumatology, vascular and urology.

### What we consider

Include, but not limited to endocrinology, haematology, immunology, neurology and paediatrics.

### What we ordinarily decline

Include, but not limited to anaesthetists, bariatrics, neurosurgery, obstetrics, radiology, and spinal surgery.

### Limits, deductibles and premiums

Medical malpractice / 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

### Additional policy benefits

- 24/7 medico legal helpline
- CFC's mobile app for cyber, Response
- Online CPD and consent tools
- 25 years extended reporting period

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