



eHealth

Product brochure

United States



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 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 and [LinkedIn](#).

Contact



Timothy Boyce
Healthcare Team Leader

tboyce@cfcunderwriting.com

+44 (0)207 220 8509

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.

Automatic coverage for physicians and 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.

Technology E&O

The supply, development, installation and maintenance of technology has become a pivotal component in the transformation of healthcare delivery. Our policy provides a separate section for technology E&O as well as breach of contract.

Products failing to perform cover

Wearable technology is playing a prominent role in today's healthcare, especially in the delivery model, which is bringing care to the patient wherever they are. Our policy provides coverage for financial loss for any tangible property that has been manufactured, altered, distributed or installed by your company, including wearables and self-monitoring healthcare devices.

Cyber and privacy

Our cyber and privacy insuring clause has been tailored to address digital healthcare companies' specific cyber exposures. Not only do we include a separate section for extortion to address the growing threat of ransomware, but we also cover HIPAA-related fines, penalties and resolution agreements, as well as offer initial response services with a nil deductible.

General liability and property covers

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



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 tailored to address
- Digital healthcare companies' specific cyber exposures
- General liability, including products and completed ops and hired and non-owned auto
- Commercial property and business interruption
- Waiver of subrogation
- Worldwide jurisdiction



Optional extras

- Defense costs in addition
- Defense of licence proceedings
- Blanket additional insured coverage

Limits, deductibles and premiums

Maximum limit	\$10,000,000
Minimum deductible	Nil
Minimum premium	\$5,000

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