



Allied Health & Medical Professionals

Coverage highlights

Professional liability

A claim could occur for injury, and also for financial loss suffered by a third party. This policy provides a dual trigger to ensure that each provider is adequately insured with no gaps in coverage.

General liability

Key to any business in their dealings with clients and members of the public. This cover protects you against legal expenses and compensation claims brought by external individuals injuring themselves on your premises.

Cyber & privacy

This cover for cyber and privacy is developed with healthcare organizations in mind. Coverage addresses risks associated with privacy breaches, HIPAA violations, system damage, business interruption and more. This offering also comes with unlimited retroactive cover as standard, and no sub-limits on key areas of cover.

Sexual misconduct & physical abuse liability

The reporting of sexual misconduct and physical abuse allegations is growing rapidly. This 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.

Non-owned and hired automobile liability

This non-owned and hired automobile liability coverage covers claims against your organization for accidents caused by an employee using their own, or rented vehicle for business purposes. This policy also extends to the unloading and loading of patients under this insuring clause.

Loss mitigation costs

Coverage is provided 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

This policy covers costs incurred by attending court in relation to a claim or loss covered by this policy.

Reputation and brand protection cover

This policy will look to pay costs and expenses of up to a specified sub-limit for the services of a public relations consultancy to mitigate damage to reputation and brand.



Risks generally considered acceptable

Any allied health & medical professionals, including but not limited to drug and alcohol rehabilitation, healthcare consultants, home healthcare, hospices, medical imaging clinics and medical testing labs, non-emergency ambulance services, nurse registries/medical staffing, nutritional/weight loss consulting, occupational, speech and physical therapy clinics.



Risks that will be considered

Any allied health & medical professionals, including but not limited to acupuncturists, chiropractors, counsellors, dialysis centres, management companies for LTC, medical equipment distributors/suppliers, medical schools, mental health, pain management clinics, pharmacies and urgent care clinics.



Risks generally declined

Any allied health & medical professionals, including but not limited to certified Registered Nursing Anaesthetists (CRNAs), dentists, managed care organisations, medical billing companies (Medicare & Medicaid), pharmacies (offering any compounding services) and sleep clinics (with overnight stays).

Coverage enhancements available

- Medical Director/Physician Extension Clause
- Fidelity of employees – theft of property or money from a third party (\$250k max sublimit)
- Property coverage – up to \$15m TIV per location
- Cyber & Privacy – full retro, HIPAA violations, system damage, business interruption and more
- Nil deductibles
- Blanket additional insured
- Costs and expenses in addition

Please email applications to commercial@palcanada.com and a PAL Underwriter will be happy to assist you.

Programs



Cyber Insurance

Comprehensive cover for cybercrime, privacy liability & breach notification, system damage & system business interruption and access to an expert, in-house cyber claims and incident response team.



Professional Liability

Broad, packaged policies for a wide range of professional services with cyber cover offered as standard.



Management Liability

Cover for a range of risks faced at board-level, including primary and excess directors and officers (D&O) cover.



Medical Malpractice

Experienced underwriting and unambiguous malpractice cover for healthcare organizations, professionals, surgeons and dentists.



Environmental Liability

Pollution liability cover for sites and contractors including bodily injury, environmental damage & cleanup costs.



Financial Institutions

Cover tailored to the new risks faced by modern financial institutions and investment managers.



Healthcare

Packaged policies for healthcare providers and practitioners, including organizations operating in the digital healthcare industry.



Transaction Liability

Representations & warranties cover available to both buyers and sellers, backed by the largest M&A liability team in London.



And more!

Property & Casualty

Cover for the core property and general liability risks faced by most businesses like property damage, business downtime, bodily injury, employers' liability and products liability.

Intellectual Property

Covering the defense or pursuit of infringement claims, contractual indemnities, loss of IP rights and loss of profit.

Product Recall

Comprehensive cover for a variety of industries and recall scenarios, ranging from product guarantees and contamination events to cyber product tamper.

Terrorism

Standalone cover in the event of political, religious and ideological acts, including non-damage business interruption.

Kidnap & Ransom

Cover for traditional and emerging K&R risks, like cyber extortion, as well as marine piracy policies. Backed by a global 24/7 crisis & emergency response team.

Life Sciences

Bespoke cover for drug developers, clinical trial & research organizations, medical device manufacturers and nutraceuticals.

Technology

Professional liability and cyber cover for tech companies, tech service providers, consumer apps and social networks.

Media & Entertainment

Comprehensive cover for media, advertising and other organizations creating or promoting content on or offline.



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