



# Health & Wellness

## Coverage highlights

### Property damage

This policy includes cover for damages to premises, contents, computers and stock, equipment breakdown, as well as laptops and mobile equipment away from the premises.

### Business interruption

This policy covers the immediate loss of business income following a disruption, and can also pay for the extra expense and continuing payroll costs associated with keeping your business running. This policy typically covers a period of 12 months, but can be tailored to specific circumstances. This policy also covers on an actual loss sustained basis.

### Professional liability

This policy provides a dual trigger to ensure that each provider is adequately insured with no gaps in coverage.

### General liability

This policy's cover protects you against legal expenses and compensation claims brought by external individuals injuring themselves on your premises.

### Non-owned and hired automobile liability

Claims are covered against your organization for accidents caused by an employee using their own, or rented vehicle for business purposes. This policy includes the unloading and loading of patients under this insuring clause.

### Cyber & privacy

Coverage is embedded into the base form addressing risks associated with privacy breaches, HIPAA violations, system damage, business interruption and more. Unlimited retroactive cover is offered as standard, and no sub-limits on key areas of cover, as well as an incident response service.

### Third party crime

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

### Sexual misconduct & physical abuse liability

This policy covers the legal defense costs for any individual up until adjudication, and the legal liability, including liability for claimants' costs and expenses for any organization.



### Risks generally considered acceptable

Any health & wellness provider, including but not limited to acid peels, acne treatments, acupuncture, biofeedback therapy, body wraps, chemical peels, dieticians and wellness analysis, electrolysis, fitness studios, hair salons, laser hair removal (IPL/EPL/LHE), massage, microdermabrasion, permanent make-up, tanning – UV & spray, wart removal and waxing.



### Risks that will be considered

Any health & wellness provider, including but not limited to botox, cellulite reduction and body contouring /slimming by electronic devices, dermal fillers, HCG, HRT, Kybella, mesotherapy, platelet rich plasma (PRP/'vampire facial'), skin and micro needling, sclerotherapy, tattoo removal by laser/IPL/EPL/LHE, tattoo parlours and teeth whitening.



### Risks generally declined

- Cryotherapy
- Hair transplants
- Plastic surgery

### Coverage enhancements available

- Medical Director/Physician Extension Clause
- Nil deductibles
- Costs and expenses in addition

Please email applications to [commercial@palcanada.com](mailto: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.