



Medical Malpractice

Coverage highlights

Medical malpractice and professional indemnity

This policy offers worldwide cover, excluding US. This policy offers 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, this policy 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. This 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 hacking attacks on third parties emanating from your computer systems.

Bespoke underwriting

The medical malpractice team has a wealth of experience and is able to tailor the policy cover to meet your specific business needs. Business can be written on a Primary, Excess, Co-Insurance and Facultative Reinsurance basis and limits offered up to £10,000,000 or equivalent in local currency.

Security

Backed by A rated Lloyd's of London and other insurers.

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

Appetite

Examples listed below. This list is not exhaustive, so please get in touch if your risk is not listed.

Medical Establishments:

Clinics & Day Care. Convalescent. Dental. Dependency Clinics. Elective Cosmetic. Family. Planning. Geriatric. Hair Replacement. Health Screening. Hospices. Childcare. Nursing Homes. Learning Difficulty Centres. Paediatric Centres & Clinics. Private Hospitals (Surgical & non-Surgical). Psychiatric Centres. STI clinics and Health Centres. Well Woman/Well Man. Physical & Psychological Rehab Units.

Registered Practitioners:

Anaesthetic Practitioners. Cardiologists. Chiropractors. Clinical Psychologists. Dentists. Dermatologists. Doctors. General Practitioners. Gynaecologists (ex birthing). Haematologists. Health Screening Doctors. Medical Students. Nephrologists. Nurses. Off-shore Medics. Occupational Health Practitioners. Optometrists. Orthodontists. Paediatricians. Paramedics. Pathologists. Pharmacists. Psychiatrists. Psychologists. Physiotherapists. Radiographers (ex pre & post-natal scanning and screening). Surgeons. Venereologists. Vets.

Corporate Health Providers:

Ambulance/Repatriation Services. Beauty Salons. Clinical Research. Emergency Aid Charities. Health and Fitness/Gyms. Health Screening. Industrial/Occupational Health. Inoculation/Travel Centres. Laser Eye Clinics. Medical Personnel/Employment Agencies. Mobile Medical Units. Pathology Laboratories. Sports Injury Clinics (ex Professional Sports Athletes).

Supplementary Practitioners:

Art therapists. Acupuncture. Audiologists. Beauticians. Counsellors. Dental Nurses & Dental Hygienists. Diet/Nutrition Counsellors. Dieticians. Drama Therapists. Electro Physiologists. Family Planning Advisers. First Aiders/Paramedics & Emergency Medical Technicians. Hearing Aid Dispensers. Music therapists. Nursery Nurses/Nannies. Occupational Therapists. Operating Department Practitioners. Opticians. Orthoptists. Orthotists. Perfusionists. Pharmacists/Chemists. Phlebotomists. Podiatrists/Chiropodists. Prosthetists. Speech Therapists. Stress Managers. Yoga Teachers.

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.



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