



## 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, this 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. To eliminate confusion, this policy's 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. This 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. This 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

This policy's cyber and privacy insuring clause has been tailored to address digital healthcare companies' specific cyber exposures. Not only does this policy include a separate section for extortion to address the growing threat of ransomware, it also covers fines and penalties, as well as initial response services with a nil deductible.

### General liability

This policy is a true one-stop-shop which also offers general liability – including products and completed ops and hired and non-owned auto.



#### 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
- 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

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.



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