



Medical Malpractice Cover &  
Legal Expenses Defence & Pursuit Cover

# Keep your practice healthy.

## MEDICAL MALPRACTICE COVERAGE

Provision of healthcare services has always carried risk for those operating in this sector. Our Medical Malpractice Insurance Policy is designed to protect healthcare professionals against legal costs and claims for damages from injuries to patients which may arise out of an act, error or omission, or breach of duty of care while providing treatment and or consulting services.

**Civil Liability for Professional Negligence**



**Medical Malpractice**



**Good Samaritan Acts**



**Legal representation at inquiries**



**Inquest costs**



**Compensatory Civil Penalties**



**Document restoration costs**



**Mitigation costs**



**Vicarious liability of medical practitioners**



**Loss of personally identifiable information**



**Reputation costs**



**Breach of professional confidentiality**



## LEGAL EXPENSES DEFENCE & PURSUIT COVER (OPTIONAL)

Healthcare facilities and professionals often struggle to keep up to date with healthcare legislation and regulatory requirements and legal fees have reached a level where businesses are now considering whether they participate in legal action.

All our Insureds have the option to include Commercial Legal Expense Insurance as an additional cover to protect their broader business activities. This cover funds costs to pursue a legal case, as well as defend against litigation (not normally covered by your professional indemnity insurance).

**Data Protection**

Pays for the legal expenses for any legal action brought against you under privacy legislation.



**Property Disputes**

Pays for legal expenses in respect of property and tenancy disputes.



**Statutory Licence**

Pays legal fees for an appeal by you against a loss, revocation, suspension or proposed amendment to your operating licences.



**Employment Disputes**

Pays legal expenses incurred by you for defending proceedings brought against you by an employee or ex-employee.



**Employees breach of restrictive covenants**

Pays legal expenses in pursuing legal proceedings against former employees who have breached their contractual obligations.



**Criminal Prosecution**

Pays for legal expenses incurred in defending a criminal prosecution against you or an appeal by you, against the service of a remedial or stop-work order under the Health and Safety at Work Act 2015.



**Commercial contract disputes**

Pays legal expenses in the pursuit or defence of legal proceedings with a customer or supplier, including pursuit of unpaid invoices.

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