

Digital Health

Ask us about our industry standard Cyber Liability coverage to complete the package!

In a post-pandemic world, digital healthcare services, like telehealth and telemedicine, are no longer new and innovative. These resources are becoming increasingly commonplace in nearly every industry. With this modernization comes a myriad of risks around diagnosis, treatment and even data privacy and compliance. At QBE, we've taken a hybrid approach for a hybrid world. Our broad form Miscellaneous Medical Liability solution is available with bespoke, flexible coverages specifically created for digital health insureds, ensuring your clients get the tailored protection they need.



Coverages

- Professional Liability (claims made)
 - Customizable sexual misconduct and physical abuse sublimit
 - Bodily injury trigger resulting from a cyber event or insured system failure
 - Disciplinary proceedings
 - Public relations event
 - HIPAA claims
 - Subpoena defense
 - Evacuation expense
 - Coverage for physicians available
- Tech & Media Liability (claims made)
 - Inclusive of technology services, products, and media liability
 - Bodily injury and financial loss trigger language
 - Separate limits specific to bodily injury and financial loss
- General Liability (claims made or occurrence)
 - Including personal injury and advertising injury
 - Products completed operations
 - Medical payments
 - Damage to premises rented to you
 - Optional sublimits for hired non-owned auto
- Employee Benefits Liability (claims made)



Policy highlights

- True worldwide claims handling
- Separate limits per coverage part subject to policy aggregate
- Blanket additional insureds
- Blanket subsidiary language
- Punitive damages where insurable by law
- Defense outside available (capped at aggregate)
- Coverages available in all 50 states and DC
- Blanket coverage for all providers
- Amended state limits



Underwriting appetite

QBE focuses on creating solutions for our clients through a detailed underwriting appetite with no limit on size of risk. When it comes to digital health insureds, our appetite includes but is not limit to:

- Live Video
- Content Creation and Publishing
- SaaS – Platform Hosting
- SaaS – Digital Tools (administrative and diagnostic)
 - Including AI Models
- TeleSpecialty
- TeleRadiology

Please refer to our appetite sheet for more information on our account targets and list of additional appetite classifications.



For more information or to send submission, please reach out to our Healthcare Liability team.