

# Digital Health

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.*

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

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For more information or to send submissions, please contact:



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