

Appetite guide

- **Included as standard:**
 - Medical malpractice
 - Professional indemnity
 - Loss of documents
 - Breach of confidentiality
 - Defamation
 - Coroner inquest costs
 - Criminal proceedings
- **Optional cover:**
 - Employers liability
 - Public liability
 - Product liability
- **Territory:**
 - UK, Channel Islands, and the Isle of Man
- **Limits of indemnity available:**
 - Up to £10,000,000 any one claim/series of claims in the annual aggregate
 - Minimum premium: £5,000
 - Minimum deductible: £1,000



What we love

- GP services: private and state indemnified
- Secondary care clinics and services (including private hospitals and groups)
- Outpatient clinics
- Community clinics and services
- Healthcare charities
- Diagnostic and screening services
- Occupational health services
- Radiology services
- Psychology and psychiatry
- Ambulance and patient transport services
- Fertility clinics and services
- Elderly and rehabilitation medicine
- Palliative care and hospice services
- Pain management
- Anaesthesia
- Physiotherapy and MSK services
- Non-clinical and medico-legal services
- Health check and lifestyle medicine services
- Non-surgical cosmetic medicine
- Telehealth/e-consulting
- Dental clinics and surgery groups



What we have limited appetite for

- Clinics specialising in IV vitamin infusions or non-physiological hormonal therapy services
- Dental cosmetic and implantology services
- Private A&E or intensive care services
- Private out-of-hours GP
- Nurse-led walk-in services
- Referral services
- Refractive ophthalmic surgery
- Religious circumcision services
- Professional sports medicine
- Cosmetic surgery services



What we generally don't underwrite

- Diagnostic foetal medicine (including foetal sonography)
- Maternity hospitals or obstetric/midwifery exposure
- Medical services provided outside of territory
- Bariatric surgery services
- Prison healthcare services
- Spinal surgery services

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