

Introduction to MedInsure facility

Insurance for your reputation



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Brought to you by  **Science & Technology**
INSURANCE BROKERS

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MFL Science & Technology are delighted to announce the launch of our exclusive, innovative insurance solution for healthcare businesses.

The insurance requirements of businesses operating in the medical sector can be complex and challenging. The Health Care Reforms are creating new risks and potential liabilities plus the withdrawal of a major sector insurance provider means that many businesses are now in a position where they need to reassess their insurances.

These specific healthcare sector policies provide cover in respect of:

- Medical Malpractice
- Professional Indemnity
- Material Damage
- Business Interruption
- Employer's Liability Insurance
- Public and Products Liability Insurance

This suite of insurance solutions includes significant cover enhancements:

- Limits of Indemnity up to £10m Any One Claim including Defence Costs
- Medical Malpractice caused by any negligent act, error or omission
- Professional Indemnity in respect of any Civil Liability. For example, cover automatically includes mal-administration, defamation, data and confidentiality breaches and intellectual property defence cover
- Costs to restore or replace Lost or Damaged Documents including

Medical Records – up to £50,000 as standard

- Indemnity to Employees including nurses as standard
- Fidelity Cover – up to £100,000 in the policy period in respect of your losses caused by an act of fraud or dishonesty committed by an Employee
- Legal Defence Costs incurred at properly constituted hearings, tribunals or proceedings
- Criminal Prosecution Defence Costs, extending to all relevant legislation – up to £250,000 in the policy period
- Fees Recovery Cover – your fee paid to you in the event that your client withholds payment due to allegations negligence
- Crisis Event – the costs of mitigating actual or potential adverse effects on the Insured's reputation – up to a maximum of £50,000 in the policy period
- 90 Days Extended Reporting Period – cover provided where your policy is allowed to lapse and there is no replacement cover for a period of 90 days after expiry
- Includes cover for products used in the course of treatment
- Medical Malpractice arising from clinical trials
- Legal helpline – complaints handling, contract vetting, risk assessments and HR advice

In addition, our experienced team can arrange cover in respect of:

- Directors' & Officers' Liability Insurance
- Locum Cover

Contact



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**Contact the MFL
Science & Technology
team to discuss your
insurance arrangements:**

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