





MEDICAL & TREATMENT

Our appetite in the medical and treatment space ranges from those running a beauty clinic or fitness studio to complementary therapists.

This factsheet is a high-level guide and not everything we can do - if in doubt, speak to your Hiscox underwriter.

SWEETSPOT EXAMPLES			OUR TARGET RISK PROFILE
Aesthetics and beauty e.g. hairdressers	- 4		
Complementary therapies e.g. acupuncturists	UK domiciled firms with a turnover of up to £25m.		Up to
Fitness and dance e.g. dance teachers			10% overseas exposure.
Occupational health e.g. occupational therapists		.	
Recruitment e.g. nursing agencies			
Social care e.g. social workers	00/		Up to 10%
Talking therapies e.g. life coaches	0% US exposure.		income coming from overseas subsidiaries.
LIKELY MAXIMUM LIMITS			KEY BENEFITS
	-		RETBENETIIS
Property £50m per location	01	All risks basis of cover	r
Casualty £10m	02	Reconstitution of electronic data and documents	
KEY CROSS-SELL OPPORTUNITIES:	03	Continuing hire charges	
PROFESSIONAL INDEMNITY	04	Full theft	
MEDICAL MALPRACTICE	05	Hiring temporary replacement items	
CYBER & DATA	06 Denial of access business interruption extension		

In the event of a claim, coverage will be determined by the specifics of the incident and the policy schedule and wording, not the content of this factsheet. Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority.