



# Why Hiscox for the Healthcare, Beauty & Wellbeing sector?

For your clients in healthcare, beauty, or wellbeing, our allied health insurance offers protection if something goes wrong. We welcome a wide range of businesses, from dentists and opticians to those focused on mental health, wellbeing, and aesthetic treatments.

We offer wide cover packages including the ability to include Public Liability, Employers' Liability, Management Liability, Personal Accident, Cyber, Material damage and more.



## A one stop shop

A one stop shop for your client's coverage needs - for example, a physiotherapy clinic can be covered for its premises, equipment, and all legal liabilities, including injuries to staff and patients.



## Stand out service

Our Healthcare team is one of the largest in the market - which means we're more available, more responsive, and more visible. We're not just here to support you; we're dedicated to you and your clients.



## Tailored wordings

Tailored policy wordings available for a range of professions and services, including but not limited to dentistry, ambulance services, recruitment, occupational health, aesthetics, and treatment and professional liability.



## Complimentary Medico-legal helpline

24/7 Medico-legal helpline included as standard with your clients' policy.



**We know our sectors in depth - come and speak to us about what these trends mean for your clients and how Hiscox can help.**

### 01 Regenerative & advanced treatments

The rise of cutting-edge treatments continues to bring new risks to the sector, especially with the potential complications that may follow.

### 02 AI use within the Healthcare sector

The use of AI within the Healthcare sector is increasing and it is vitally important to understand both the benefits and pitfalls this may bring both Healthcare individuals and businesses alike.

## We are **there for your clients** when it matters most

Hiscox supported an insured after a patient alleged that treatment had worsened a pre-existing back condition, leading to significant pain, swelling and prolonged mobility issues. Five months later, the patient escalated matters by filing a fitness-to-practice complaint with the regulator, accusing the professional of unacceptable conduct. With specialist legal assistance arranged by Hiscox, a detailed response was issued demonstrating that no spinal manipulation had been performed, and after reviewing the evidence, the regulator closed the case with no further action - leaving the insured reassured and grateful for the guidance provided throughout a stressful process. Please speak to your local underwriter for further information.



## Healthcare, Beauty & Wellbeing sector appetite overview

Our appetite in the healthcare, beauty and wellbeing space is broad with the capability to insure businesses of all sizes, while offering a tailored insurance package to suit your clients' coverage needs.



	 <b>Core appetite</b> (Risks we love)	 <b>Broader appetite</b> (Risks we like)	 <b>Edge of appetite</b>
<b>Medical Malpractice and Professional Indemnity</b>	Dental professionals, occupational health, talking professionals, private ambulances, healthcare staffing and recruitment, opticians, aesthetics and beauty risks	Psychiatry and manipulative therapies such as physiotherapy and osteopathy	End of life care, drug and alcohol rehabilitation
<b>Cyber &amp; Data</b>	Dental professionals, occupational health, recruitment and optician risks	Aesthetics and private ambulances	Talking professionals
<b>Management Liability Portfolio</b>	Talking professionals, dental professionals, occupational health, recruitment and optician risks	Beauty and aesthetics, private ambulances and hyperbaric wound healing centres	Aesthetics and private ambulances
<b>Property &amp; Casualty</b>	Talking professionals, private ambulances, occupational health, recruitment, aesthetics and beauty	Scanning risks	Hyperbaric oxygen chambers
<b>Other covers</b>	<ul style="list-style-type: none"> <li>• <b>Personal accident:</b> available to clients who hold casualty cover with us, personal accident cover can extend protection to their employees</li> <li>• <b>Terrorism:</b> available to clients who buy any property cover</li> <li>• <b>Legal protection:</b> available to your clients who buy any other Hiscox cover</li> </ul>		



**Want to know more?**

Whether you've got an individual policy or a scheme opportunity for large groups of customers with shared needs, we'll be able to cater for you - whether that's through our regional offices, e-trade, or bespoke schemes.

Visit our website: [hiscox.co.uk/broker/commercial-insurance/health-beauty-wellbeing](https://hiscox.co.uk/broker/commercial-insurance/health-beauty-wellbeing)

Contact our team: [hiscox.co.uk/broker/contact/meet-medical-malpractice-team](https://hiscox.co.uk/broker/contact/meet-medical-malpractice-team)

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