Coverage comparison

Medical Malpractice and Beauty & Wellbeing Vs. Treatment Liability Policy

Coverages	Treatment Liability Wording	Medical Malpractice (1.5)	Beauty & Wellbeing (1.0)
Medical Malpractice	✓ One insuring agreement covering a wrongful act or malpractice incident	✓	✗
Professional Indemnity	✓ One insuring agreement covering a wrongful act or malpractice incident	✓	✓
Public Liability	✗ Can be purchased as a modular add on	✓	✗
Products Liability	✗ Can be purchased as a modular add on	✓	✗
Loss of Docs	✓ Located within definition of "***wrongful act***"	✓	✓

beazley

Breach of professional Confidentiality	✓ Located within definition of "***wrongful act***"	✓	✓
Libel & Slander	✓ Located within definition of "***wrongful act***"	✓	✓
Inquest Costs	✓	✓	✓
Copyright Infringement	✓ Located within definition of "***wrongful act***"	✗	✓
Registered Design Infringement	✓ Located within definition of "***wrongful act***"	✗	✓
Defamation	✓ Located within definition of "***wrongful act***"	✗	✓
Information Security & Privacy Liability	✓ Renamed "*Data Network & Privacy Liability"*	✗	✓
Regulatory Defence & Penalties	✓	✗	✓
Website Media Content Liability	✗	✗	✓
PCI Fines & Costs	✓ Renamed "*Payment Card Liabilities & Costs*" aligning with Beazley BBR product	✗	✓
Forensic Defence Costs	✓ We pay defence costs as a result from a claim in relation	✗	✓

	to security breach under Data Network & Privacy Liability coverage		
Employee Privacy Breach	✗	✗	✓
Crisis Management Costs	✓ Renamed "*Reputation Costs"*	✗	✓
Appeal Costs	✗	✗	✓
Dishonesty	✓ Located within definition of "***wrongful act***"	✗	✓
Medical Practitioner Requirements	✓	✗	✓ Specific requirements in important conditions section to be noted