


DOCTORS' PROFESSIONAL INDEMNITY INSURANCE POLICY – AT A GLANCE

KEY ELEMENTS | SOLUTIONS

 Coverage	Coverage against legal liability (including Defense Costs) to pay Damages for third party Claims arising out of professional services of any Doctor
 Exclusions	Company is not liable for and no indemnity is available under this Policy for • Contractual Liability • Insolvency • Patent and Trade Secret • Prior Claims/Circumstances • Prior Acts • Employment Practice Violation • Lifestyle related Cosmetic Surgeons *Please refer policy wordings for complete list of exclusions
 Underwriting Information required	• Name of the Insured • Area of Specialization • Estimated Annual Revenue • Limit Required • Medical Registration Number • Number of patient visits per day • Past Claims history *Rest of the details required as per proposal form
 Target Segment	Any doctor or medical establishment
 USPs of Product	Policy can be extended to include – Loss of Documents including Computer Records, Breach of confidentiality viz. personal information, Dishonesty of employees, Defamation (Libel and Slander)
 Indicative Premium with an example	Indemnity Limit : INR 5 Lakhs: INR 5 Lakhs (AOA:AOY::1:1) Description: Physicians with dispensing and other facilities – General Pathologist Premium: INR 1,250 Excluding GST *Premium rating done as per the Rate Chart
 Claim Examples	<ul style="list-style-type: none">• An infant got several skin rashes for overdose of a medicine which was prescribed by a Child specialist. The patient's mother sent an email to the Doctor asking for clarification and subsequently initiated legal proceedings• A cotton swab was left in the body while surgery was performed on a patient. The patient suffered serious side effects due to the same post surgery and had to be operated again. The patient employed a law firm post recovery from the condition and demanded compensation from the Doctor• A patient was given wrong treatment plan and there was a gross breach in protocol which was ideally supposed to be followed. The patient consulted another Doctor for second opinion and sued the erstwhile Practitioner for wrong treatment plan.

Disclaimer: This is a simplistic explanation of the policy coverage, for legal interpretation please refer to the policy documents.