

PROFESSIONAL INDEMNITY PROTECTION FOR THE EXPERTS, BY THE EXPERTS

For a patient, his doctor is someone who promises good health by putting him on the right fitness condition when an emergency lands.

Unfortunately, human error cannot be eliminated, and doctors are exposed to the risk of claims from clients who have suffered loss due to error or omission.

In today's litigious world, claims can pose a significant threat to the financial security for a medical practitioner.

**Your expertise is protecting the health of your clients.
Our expertise is advising you how to protect your professional interest**

Medico-legal cases are no longer a rarity in India.

The fact is that with increasing awareness of medico-legal cases, patients are quick to file a lawsuit demanding compensation.

This makes professional indemnity insurance essential for doctors.

Coverage:

Indemnity for legal liability to third party arising out of errors, or negligence:

1. Professional negligence
2. Unintentional breach of copyright or confidentiality
3. Loss of documents or data
4. Claim investigation costs
5. Defamation and libel
6. Loss of goods or money

Not Covered:

1. Any criminal act or violation of any Act of Statute
2. Services rendered under the influence of intoxicants or narcotics
3. Performance by Dentists under general anesthesia or any procedures carried out under general anesthesia unless performed in a hospital
4. Willful neglect or deliberate act
5. Third Party Public Liability
6. Pure financial loss due to loss of goodwill or loss of market

How to select sum assured:

Based on the limit of indemnity. Limit is known as

1. Any One Accident (AOA) Limit and
2. Any One Year (AOY) limit which is fixed for per accident

Ratio of AOA to AOY can be any of the below options: 1:1, 1:2, 1:3 & 1:4