



RAHEJA QBE GENERAL INSURANCE CO. LTD.

PROFESSIONAL INDEMNITY INSURANCE POLICY

For Medical Malpractice

Product Information Statement

The Product Information Statement is intended to facilitate an easier understanding of the Policy terms and conditions. It gives a summary of the significant benefits and risks associated with this product. The Policy attached with this statement represents the legal contract between You and Raheja QBE General Insurance Co. Ltd and should be seen for complete details.

Raheja QBE's Professional Indemnity for Medical Malpractice Insurance is the solution that provides professionals with the confidence to face the challenges of business. Should they be faced with civil litigation or criminal prosecution, they can be rest assured that Raheja QBE can help protect and support them.

Scope of Cover of Medical Malpractice Insurance

- Helps protect professionals against legal liability for breach of professional duty in the conduct of their professional business practice.
- Provides cover for
 1. Settlements,
 2. Compensatory damages awarded against the professionals, and
 3. Legal costs and expenses associated with defending legal actions

Extensions

- Coroner's Enquiries
- Libel and slander
- Loss of documents
- Estates and legal representatives
- Emergency First Aid
- Newly Created or Acquired Entity or Subsidiary
- Run-Off Cover Insured Entity or Subsidiary
- Students

Major Categories of Profession Covered

- Medical Malpractice - hospital, clinic, physiotherapist, psychologist, medical centre, nursing home

How to obtain Quotation?

- Clients should complete the proposal form in order to provide information relating to scope of services, annual fee income, claim history, etc. for underwriting purposes.
- Raheja QBE will provide a quotation based on the proposal form or will advise if any other information is needed.



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Dispute Resolution

Raheja QBE will take all steps to settle your claim in accordance with policy terms and conditions. However, since the policy does not cover all eventualities, there may be disagreement on settlement of the claim.

For resolution of such disputes Raheja QBE has developed an elaborate Grievance Redressal mechanism.

At your request, the claim will be considered afresh by the Grievance Committee of Raheja QBE. If you are not satisfied with the decision of the Grievance Committee you may refer your case to the Insurance Ombudsman. Please call Raheja QBE offices to ascertain if you are eligible for such a reference.

Important Notice:

This document is for your information and the description herein is a summary only. It does not attempt to provide full details of every aspect of cover, nor all exclusions or limitations which apply. For full details, please read our policy wordings which are available on request.

Insurance is the subject matter of solicitation.