Medical Malpractice Insurance Policy

Overview:

Raheja QBE Medical Malpractice Insurance is an insurance product designed to protect Healthcare Professionals, Hospitals, Clinics, Diagnostic Centres and other Healthcare Establishments against potential loss arising from professional negligence, errors, omissions, misdiagnosis, delayed diagnosis, medical treatment errors or other wrongful acts committed while rendering professional healthcare services. The coverage includes damages, claimant costs, legal defence costs, fees, costs and expenses incurred by the Insured as a result of any claim covered under the policy.

What is covered

1. Professional Indemnity / Medical Malpractice Liability Coverage
2. Legal Defence Costs and Expenses Coverage
3. Errors and Omissions Coverage
4. Incorrect Diagnosis Coverage
5. Surgical and Medical Treatment Errors Coverage
6. Medication Errors Coverage
7. Breach of Professional Duty Coverage
8. Vicarious Liability Coverage
9. Medical Records Liability Coverage
10. Emergency Medical Services Liability Coverage
11. Good Samaritan Acts Coverage (where applicable)
12. Extended Reporting Period Coverage (where applicable)

Insured:

Named entity in the policy schedule

Why Medical Malpractice Insurance Policy?

Protects healthcare professionals and medical establishments against claims alleging negligence, errors, omissions, misdiagnosis, delayed diagnosis, improper treatment or other wrongful acts in the provision of professional healthcare services.

- Covers legal liability to pay compensation, damages, claimant costs, and defence expenses arising from claims brought by patients or their representatives.

- Covers legal defence costs incurred in responding to civil proceedings, investigations, inquiries, or complaints before regulatory, professional, or licensing authorities, where covered under the policy.

-a civil action or proceeding against an Insured for monetary or non-monetary (including injunctive) relief

What is not Covered

- Intentional, fraudulent or criminal acts
- Contractual liabilities beyond legal liability
- Fines, penalties and punitive damages (unless legally insurable)
- Product liability arising from manufacture of drugs or medical products
- War and Terrorism
- Pollution including nuclear, chemical, biological and radioactive contamination ·
- Bodily injury or property damage unrelated to professional healthcare services ·
- Claims arising from services rendered while under the influence of alcohol or drugs

Information required to obtain quotations

- Name of the Company
- Location(s) of Practice / Hospital / Clinic · Medical Speciality / Services Provided
- Business sector/description in which the company is
- Limits sought
- Number of Doctors, Medical Staff and Support Personnel
- Turnover with geographical split
- Number of office premises & their respective geography
- Confirmation of no incidents/claims/losses
- Risk Management and Quality Control Procedures