

MEDICAL MALPRACTICE INSURANCE

The policy will indemnify claims arising out of bodily injury and/or death of any patient caused by or alleged to have been caused by error, omission or negligence in professional service rendered or which should have been rendered by the Insured named in the schedule.

Policy Highlights :

- 1) The Policy will have 2 Limits of Liability i.e
 - i) AOA – Liability in respect of any one accident and
 - ii) AOY – Liability in respect of any one year.
- 2) Policy can be taken for a maximum period of 3 years.
- 3) Policy also Indemnifies Defence Cost in addition to the compensations payable to the claimants, subject to the overall claim amount not exceeding the sum insured.

Exclusions:

1. Any criminal act or any act committed in violation of any law or ordinance.
2. Services rendered while under the influence of intoxicants or narcotics.
3. The use of drugs for weight reduction.
4. Claims made against the Insured arising from the performance of cosmetic Plastic surgery, hair transplants, punch grafts, flap rotations and the like.
5. Third Party Public Liability.
6. Claims arising from any condition directly or indirectly caused by or associated with Acquired Immune Deficiency Syndrome or any Syndrome or condition of a similar kind howsoever it may be named.
7. Company shall not be liable for any claim directly or indirectly caused by or contributed to by or arising from Bodily injury or Mental Injury (including mental trauma and or emotional distress) to or death of any person which is actually or allegedly caused by, contributed to or in any way related to blood products or blood derivatives.
8. Excluding Genetic damage / manipulation.