



Protection With a Difference

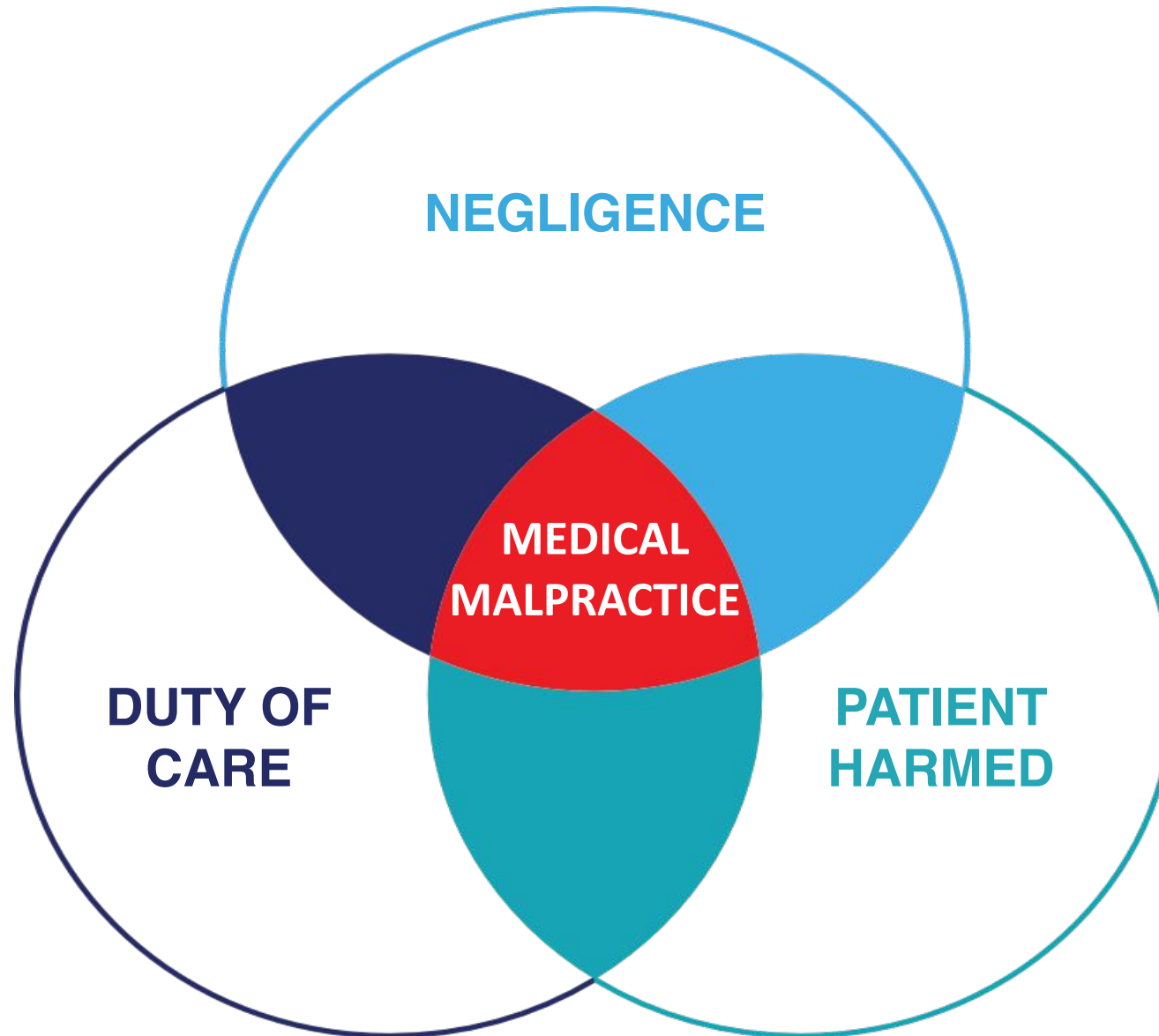
MEDICAL INDEMNITY INSURANCE

EVERYTHING DOCTORS NEED TO KNOW

2020



WHAT CONSTITUTES MEDICAL MALPRACTICE?





HOW DO YOU CHOOSE THE RIGHT INSURANCE?



Always take a look at the panel of lawyers offered. Whether they have the right background and expertise to defend your case.

With the Doctor Shield Policy, we offer you a carefully selected panel of lawyers who are experts in the medico-legal field.

However, should you be more comfortable with your own lawyer, we are the only company that allows you to have a lawyer of your choice as long as they have a medico-legal background.



When you retire as a medical professional, you would no longer be paying your premiums. So what happens if a claim arises from the time you had been practicing?

If you choose a policy that has an Unlimited Run-Off, this means that even after you have stopped paying the premiums and have retired, you are still covered for the entire pre-retirement period (as per your unlimited retroactive date).

The Doctor Shield policy covers you with an Unlimited Run-Off complimentary as long as you have been insured with us for 5 consecutive years.

You are also able to purchase the Unlimited Run-Off should you be insured lesser than 5 years.



A retroactive date refers to the start date of your insurance coverage.

Supposing you purchase your medical indemnity insurance policy today, however you may have been practicing for the last 5 years.

With an Unlimited Retroactive Date, your policy will cover you from the day you started your practice against any unknown past incidents.



Always look for an insurance company that has a local capacity for easier communication and a faster claims adjustment process.

Thus, dealing with an entity that has a direct say to the claims and within a local capacity is something you should consider when purchasing your insurance policy.

The Doctor Shield policy is underwritten by Chubb , the world's largest publicly traded Property and Casualty insurance company and have a local office in Kuala Lumpur itself.



Aggravated damages are what the court will order the medical professional to pay on top of the claims. This relates to claims for emotional stress caused by medical negligence.

When purchasing medical indemnity insurance, you would also want to ensure that your policy covers aggravated damages for added protection.

The Doctor Shield policy covers aggravated damages



Auto reinstatement is when the coverage limit is exhausted during claims.

When the policy coverage has been exhausted, the policy will automatically be reinstated offering you additional coverage for the full coverage amount which can be utilized for subsequent claims.

The Doctor Shield policy comes with an option for auto reinstatement at an additional 10% on top of your premium.



You would want to cover yourself for a coverage limit in tandem with the claims trend according to your specialization.

The courts are going to base the claims on the trends that have been put forth.

And so your claims are going to be around that amount or higher.

As such, when choosing the right policy for yourself, ensure to choose the appropriate coverage based on your specialization

Ensure the policy covers you for Public Relations, Cyber and Security.



When claims come about, the social and media attention medical cases get are high. As such, public relations costs are also high. With your policy covering such costs, PR firms can be engaged to mitigate the situation.

Living in the information age, most or if not all records are digitized. This can have certain vulnerabilities leading to leak of documents and loss of documents.

Having your policy cover such scenarios would be in your best interest.

Your policy is covered for Public Relations, Cyber and Security with The Doctor Shield



As a separate entity, the clinic is liable on its own. For clinic owners, this coverage is extremely vital. Note that personal indemnity insurance would not necessarily cover your clinic. When a claim arises, the doctor and the clinic can be sued separately.

Traditionally, many General Practitioner's owning clinics have overlooked insuring their clinics and that has caused many of them to bear for the liability from their personal savings whenever their clinics get named in the suit.

Doctor Shield covers sole proprietors for clinic indemnity with its special "Sole Trader" extension in the policies. Clinic owners of Sdn Bhd and partnerships need to insure their clinics separately in addition to their personal indemnity.



Exclusive for Doctor Shield, you can purchase your Medical Indemnity Insurance completely online.

On our online platform you can customize your premium by choosing in a detailed format of your specialization. You have the options to add clinic indemnity and auto reinstatement.

We believe that giving you the options for customization on your own premiums gives you more control and assurance on your Medical Indemnity Insurance.



In instances where opinions are shared professionally, there might be a certain chance that defamation occurs but not intentionally.

Making statements which, though it may actually harm the reputation of your colleague, but was not intended to harm it.

These scenarios can also land you in a legal battle and therefore, an excellent choice to have this covered in your policy.

The Doctor Shield Policy covers you for Unintentional Defamation.



**EMERGENCY
ADVANCES FOR
DEFENSE**

Supposing certain scenarios do not give you the luxury of time to get the necessary approval, wouldn't it be towards your best interest if someone could understand your plight?

With The Doctor Shield Policy, you are able to advance Defence Costs and Legal Representation Expenses within 30 days of receipt and approval of an invoice for such Defence Costs or Legal Representation Expenses.

HOW DOES IT WORK?

The Doctor Shield online portal lets you buy your insurance completely online, and in less than 10 minutes*.

STEP 1

VISIT
THEDOCTORSHIELD.COM



The screenshot shows the Doctor Shield website with the Chubb logo and a banner that reads "PROTECT YOUR PROFESSION WITH DOCTOR SHIELD" featuring a doctor and a patient.

STEP 2

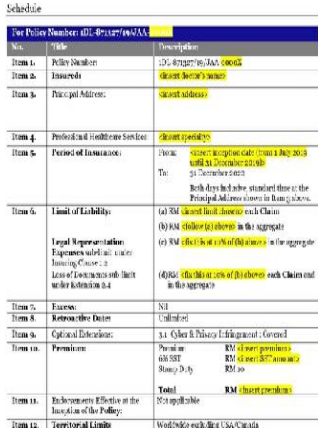
CHOOSE
THE RIGHT COVERAGE



The screenshot shows the "MEDICAL MALPRACTICE INSURANCE" selection screen. It includes a "CALCULATE YOUR PREMIUM INSTANTLY" button and a "Malaysia Only" indicator. The form has fields for Classification, Limit of Liability, Policy starting date, Policy ending date, and Enter Promo Code, with a "Calculate" button at the bottom.

STEP 3

BUY
THE RIGHT POLICY



The screenshot shows a "Schedule" table with the following items:

Item	Description
Item 1	Policy Number: 123456789101112
Item 2	Insured: [Name]
Item 3	Principal Address: [Address]
Item 4	Professional Indemnity Service: [Service]
Item 5	Period of Insurance: From 1 July 2023 to 31 December 2023
Item 6	Limit of Liability: (a) RM [Amount] in the aggregate; (b) RM [Amount] per claim; (c) RM [Amount] per claimant
Item 7	Legal Representation Expenses subject to: Insuring Clause 2
Item 8	Limit of Insurances with limit under Article 8.4
Item 9	Excess: Nil
Item 10	Retrospective Dates: Unlimited
Item 11	Optional Extensions: 3.1 Other & Primary Obligations: Covered
Item 12	Premium: RM [Amount] per annum
Item 13	Effective Date of the Policy: 1 July 2023
Item 14	Territorial Limits: Worldwide each direction USA/Canada

* The average time needed to enroll online with us is typically a maximum of 10 minutes – and often as little as three minutes.

HOW DO WE COMPARE?


Not bad (but don't just take our word for it).

This quick comparison chart is a helpful guide to aid you in understanding the competitive marketplace for medical indemnity insurance. Compiled from publicly available resources, we believe this chart to be an accurate representation of the published data.

Nevertheless, we encourage you to research other insurers in order to familiarize yourself with the benefits and limitations of each before making an informed decision.

We think you'll find Doctor Shield compares favourably in the market.

Feel free to contact us for additional information.

FEATURES		INSURER A	INSURER B
Unlimited retroactive coverage	✓	✓	✓
Personal accident coverage	✓	NO	NO
Online policy purchase	✓	NO	NO
Choose your own lawyer	✓	NO	NO
Flat Rate for Govt. doctors working locum	✓	NO	NO
Online purchase of clinic indemnity	✓	NO	NO
Unlimited run off coverage	✓	✓	✓
Third-party cyber coverage	✓	NO	NO
Automated policy renewal	✓	NO	NO
Panel lawyers	✓	✓	✓
Loss of documents	✓	✓	NO
Counseling	NO	✓	NO
Auto reinstatement	✓	✓	✓
No claim bonus discount	NO	NO	✓
Regulator inquiries	✓	✓	✓
Aggravated damages	✓	✓	✓

All comparisons on this chart are based on published data from each company and are accurate to the best of our knowledge at time of publication. 06/2020. Insurers A and B are legitimate insurers we have chosen to keep anonymous. Copyright 2020



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A Collaboration of CHUBB & JA ASSURE

www.thedoctorshield.com