



Professional Indemnity Policy for Doctors and Medical Practitioners

PROSPECTUS

SCOPE OF COVER

The insurance coverage applies to claims arising from bodily injury or death caused by or alleged to result from error, omission, or negligence in professional services rendered by the Insured or their qualified assistants, nurses, or technicians, as detailed in the Schedule. Coverage is provided for claims first made in writing against the Insured during the Policy Period.

Each indemnified party is separately covered for claims made by third parties (excluding the named Insured), subject to the Policy's total liability not exceeding the limit specified in the Schedule.

The Policy will cover Defence Costs, including fees for investigation, defence, settlement, and legal representation, provided such costs are incurred with the Policy's prior consent and relate to claims covered under the policy.

The Policy's total liability for compensation, claimant's costs, and Defence Costs is limited to the amount specified in the Schedule, with the limit applying per claim (Any One Accident) and for the Policy Period (Any One Year). Claims arising from the same Act will be treated as a single claim, with coverage extended for up to three years from the first claim made.

The Insured is responsible for the Compulsory Excess, as specified in the Schedule, which applies to death, bodily injury, and Defence Costs arising from any one Act. The Policy's liability is limited to amounts exceeding the Compulsory Excess.

Extensions:

Major Exclusions:

1. Criminal acts or acts committed in violation of any law or ordinance.
2. Services rendered under the influence of intoxicants or narcotics.
3. Dental procedures involving general anaesthesia or performed under general anaesthesia, unless in a hospital.
4. Use or prescription of drugs for weight reduction.



5. Cosmetic plastic surgery (e.g., hair transplants, punch grafts, flap rotations) and similar procedures, with certain exceptions related to medical or traumatic conditions.
6. Third-party public liability.
7. Conditions related to HIV/AIDS or any similar condition, including HTLV-III or LAV.
8. Liability assumed by the Insured by agreement, which would not have otherwise attached.
9. Deliberate non-compliance with any statutory provision.
10. Financial loss such as loss of goodwill or market.
11. Personal injury suits related to defamation, libel, slander, wrongful detention, mental anguish, etc.
12. Fines, penalties, punitive, or exemplary damages.
13. War or hostilities (whether declared or not), civil war, rebellion, or insurrection.
14. Nuclear risks, including ionising radiation, radioactive contamination, and genetic injuries from radiological treatments.
15. Professional services rendered prior to the Retroactive Date specified in the Schedule.

Benefits of buying this policy

The benefits of purchasing this policy include:

1. Professional Liability Protection: Covers claims arising from errors, omissions, or negligence in professional services, including those by assistants, nurses, and technicians.
2. Legal Defense Coverage: Pays for legal costs related to defending claims, including investigations and settlements, with prior consent.
3. Separate Indemnity: Each covered party is separately indemnified, offering protection for teams of professionals.



This policy ensures comprehensive protection for healthcare professionals and businesses, helping manage legal and financial risks effectively.

Claims

The Insured must submit claims notifications in writing to:

ICICI Lombard General Insurance Company Limited
ICICI Lombard House, 414,
Veer Savarkar Marg, Prabhadevi Mumbai 400 025

Such notice shall be effective on the date of receipt by the Company at such address.

Cancellation

The Insured can cancel the policy at any time during the term, by informing the company.

The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policyholder.

The Company shall –

- i) refund proportion premium for unexpired policy period, if the term of the policy is Upto one year and there is no claim(s) made during the policy period.
- ii) refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

Grievance Redressal

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section “Grievance Redressal” on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - <https://bimabharosa.irdai.gov.in/> or IRDAI Grievance Call Centre (IGCC) at their toll free no. 1800 4254 732 / 155255.

You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the Redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: www.irdaindia.org, or on the Company’s website at www.icicilombard



**STATUTORY WARNING PROHIBITION OF REBATES
(Under Section 41 of Insurance Act, 1938)**

(Amendment Act 2015)

- 1) No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for a penalty, which may extend to ten lakhs.

ICICI Lombard General Insurance Company Limited

Mailing Address: 601 / 602, 6th Floor, Interface Building No. 16, New Link Road Malad (W), Mumbai - 400 064..

Registered Office Address: ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

Visit us at www.icicilombard.com • Mail us at customersupport@icicilombard.com

Toll Free No.: **1800 2666** • Chargeable No.: **+91 91 86552 22666** • Insurance is the subject matter of solicitation.

IRDA Reg. No. 115. • CIN: L67200MH2000PLC129408.