

Features as follow:

- Ratio 1:1
- Indemnity Policy Covers your practice anywhere in India
- Cases in State Medical Council covered.
- Cases in National Human Rights Commission covered.
- Cases in Monopolies and Restrictive Trade Practices Commissions covered.
- Defence costs for Criminal cases arising out of Medical accidents, mishaps operative deaths etc will be covered for the 1st time ever.
- Provision in “Memorandum Of Understanding” for compromising court cases for settlement.
- Cashless Service for payment to Advocates as per agreed schedule (This is a special schedule which is 200% higher as compared to normal schedule of Advocate fees)
- Cases to be handled by Legal Experts in Medico negligence cases and not by any Advocate on panel of Insurance Company.
- Cosmetic Procedure and Cosmetic Surgery cases of medical negligence covered at extra premium.
- Retroactive date of old policy will continue if policy is renewed in time.
- If policy is renewed late but within 6 months of expiry, retroactive date will be restored on payment of 25% of basic premium.
- Expenses for Doctor’s travel by air + stay for visit to New Delhi for Evidence in National Commission covered.
- No loading on existing premium.
- The AGM of the Medico-legal cell held on 11thFeb 2016 approved 25% increase in sum insured for all its members without any increase in fees paid with imm. effect. Non members of this scheme can migrate to this scheme & retain their retroactive dates. Contact AMC office for details.

Note: It may please be noted that, in case Radioactive (Radiation) treatment is given / provided as the case, an additional premium of 15% on total premium.

