



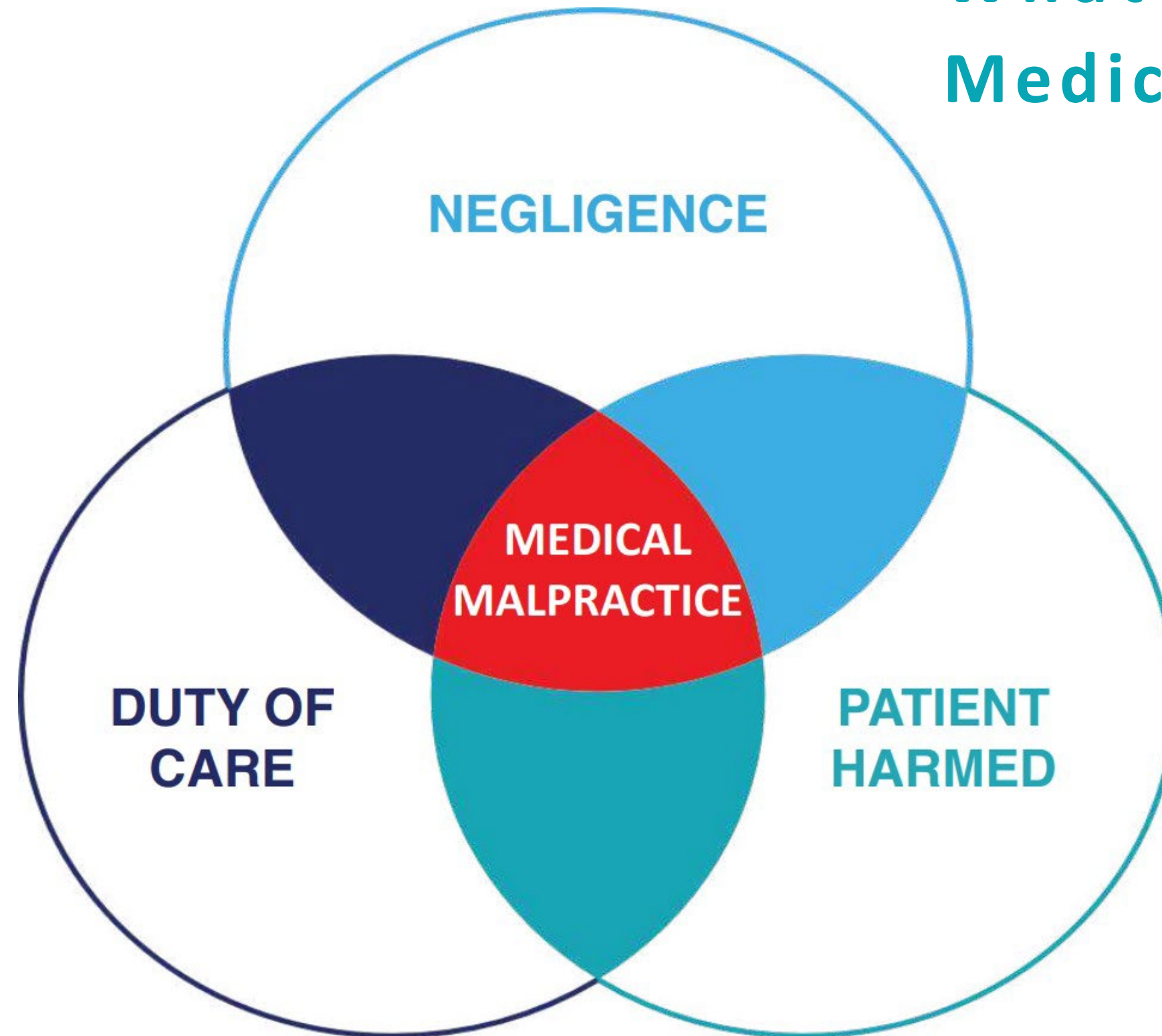
MEDICAL INDEMNITY INSURANCE

Everything Doctors Need To Know 2024

World's first complete online professional medical indemnity insurance platform.

Protection with a Difference

What Constitutes Medical Malpractice?



HOW DO YOU CHOOSE THE RIGHT INSURANCE?



LAWYER OF YOUR OWN CHOICE



Choose Your Own Lawyer

Always look at the panel of lawyers offered and determine whether they have the appropriate background and expertise to defend your case.

With the DoctorShield Policy, we offer you a carefully selected panel of lawyers who are experts in the medicolegal 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 credible record and experience in medico-legal cases.

We believe that the best lawyers are the ones our clients are most comfortable with.



UNLIMITED RUN OFF

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 DoctorShield 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.

UNLIMITED RETROACTIVE DATE

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.



We Are Here To Bring You The Solutions

ABILITY TO PAY CLAIMS

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 DoctorShield 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



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.

AUTO REINSTATEMENT



Automatic reinstatement is activated when the existing 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 DoctorShield policy comes included with auto reinstatement at no additional charges.



CHOOSE INSURANCE LIMITS WISELY

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. As such your claims are going to be around that amount or higher.

When choosing the right policy for yourself, choose the appropriate coverage based on your specialization.

DOCTORSHIELD COVERS LOSS MITIGATION

We tackle problems at the onset itself.

Typically, insurance companies only start protecting a doctor when he/she is being sued.

At DoctorShield, we jump in with a lawyer the moment we sense that a problem is brewing. By not waiting, we are able to solve problems faster and more efficiently.

With DoctorShield you are covered for loss mitigation.

CYBER & PRIVACY BREACH



When claims come about, the social 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 of the 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.



CLINIC INDEMNITY



As a separate legal 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 gets named in the suit.

DoctorShield covers sole proprietors for clinic indemnity with its special “Sole Trader” extension in the policies. However, clinic owners of Sdn Bhd and partnerships need to insure their clinics separately in addition to their personal indemnity.

CUSTOMIZE YOUR PREMIUM

Exclusive for DoctorShield, 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.



UNINTENTIONAL DEFAMATION COVER

In instances where opinions are shared professionally, there might be a certain chance that defamation occurs unintentionally .

Albeit statements were not intended to cause harm, the result of the statements may end up damaging a colleague's reputation. These scenarios can also land you in a legal battle and therefore, an excellent choice to have this included in your policy.

The DoctorShield Policy covers you for Unintentional Defamation.

EMERGENCY ADVANCES FOR DEFENSE

We don't wait for legal suits to start protecting you.

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 DoctorShield Policy, you are able to advance Defense Costs and Legal Representation Expenses within 30 days of receipt and approval of an invoice for such Defense Costs or Legal Representation Expenses.

HOW DOES IT WORKS?

The DoctorShield online portal lets you buy your insurance completely online, & in less than 10 minutes.


STEP 1

VISIT
THEDOCTORSHIELD.COM



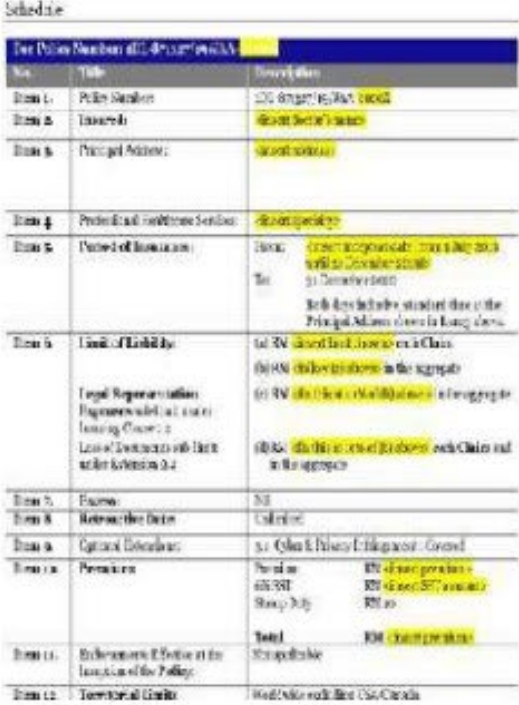
STEP 2

CHOOSE
THE RIGHT COVERAGE



STEP 3

BUY
THE RIGHT POLICY



*The average time needed to enroll online with us is typically a maximum of 10 minutes- & 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 representative 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 DoctorShield compares favorably in the market.

Feel free to contact us for additional information.

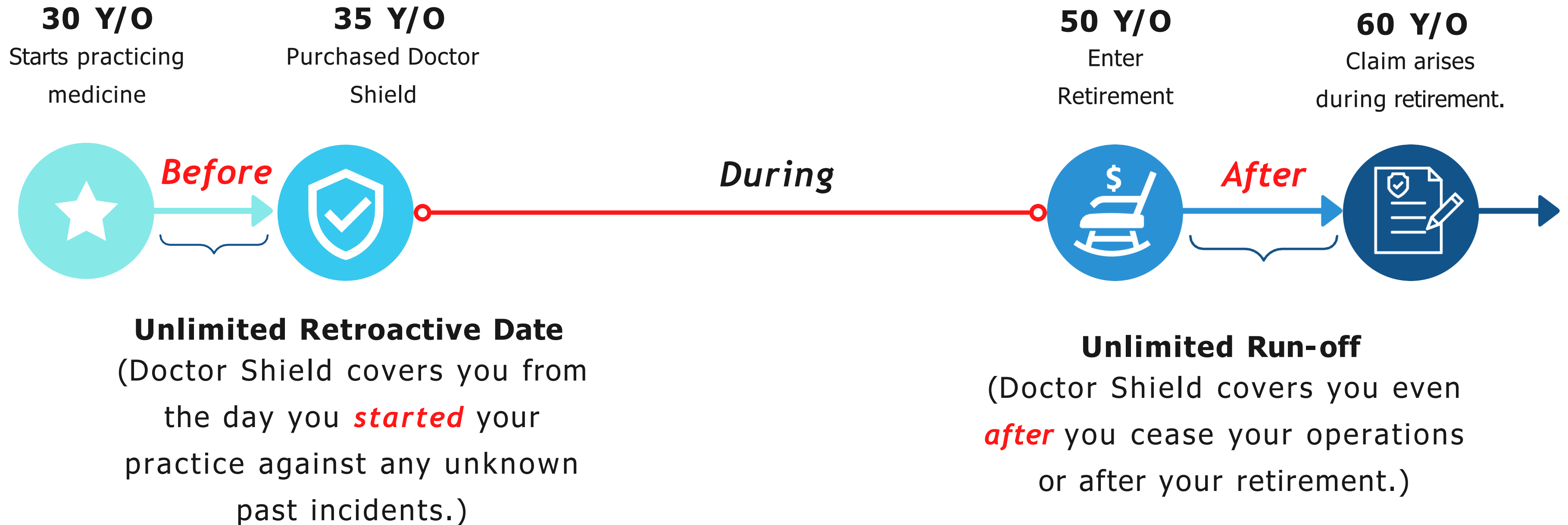
FEATURES	 DOCTOR SHIELD	INSURER A	INSURER B
Unlimited retroactive coverage	✓	✓	✓
Personal accident coverage	✓	NO	NO
Online policy purchase	✓	NO	NO
Choose your own lawyer	✓	NO	NO
Flat Rate for Govt. doctors working locum	✓	NO	NO
Online purchase of clinic indemnity	✓	NO	NO
Unlimited run off coverage	✓	✓	✓
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 & B are legitimate insurers we have chosen to keep anonymous. Copyright 2020.



DR AMAR'S TIMELINE

How does DoctorShield protect you?





A Collaboration of
CHUBB & JA ASSURE



Scan to
visit our
website!

www.thedoctorshield.com

Protection with a Difference