



## Healthcare Professional Indemnity Insurance for Registered Healthcare Professionals

Professionals from different industries are potentially liable for claims arising from their provision of professional services. Now, you can transfer the risk of facing allegations of malpractice to Allied World by purchasing our Healthcare Professional Indemnity Insurance. This product covers you for the cost of defending legal actions and any expenses that may be incurred during the process, even when the claim is without merit.

Allied World's Healthcare Professional Indemnity policy is designed specifically for you - a comprehensive professional liability insurance offers indemnity protection up to HK\$5,000,000.

### Allied World's Healthcare Professional Indemnity Insurance provides key coverage features, including but not limited to\*:



Civil liability claims in connection with the provision of healthcare Professional Services



Claims made and notified during the policy period



Advance payment of Defense Costs



Costs for Insured's attendance at Inquiry with nil Excess

\*Subject to the terms and conditions of the policy

#### Additional benefits includes:

- Compensation for court attendance with nil excess
- Continuous cover
- Breach of professional confidentiality
- Dishonesty of employees and/or principals
- Defamation
- Inquiry costs
- Joint ventures liability extension
- Lost documents
- Public relations expense
- Unintentional infringement of intellectual property rights

#### Target Registered Healthcare Professionals includes:

- Pharmacist
- Optometrist
- Medical Laboratory Technologist
- Radiologist
- Physiotherapist
- Occupational Therapist
- Chiropractor

#### Major Exclusions:

Directors and Officers' Liability; Prior Claims or Known Circumstances; Dishonest, Fraudulent or Criminal Acts; Error or Omission committed before the Retroactive Date; Fines, Penalties, Punitive or Exemplary Damages etc.

#### CONTACTS

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## 醫護專業責任保險

# 註冊專業醫護人員

來自不同行業的專業人士，往往需要承擔因提供專業服務而引起的索賠。

現在你可以購買Allied World世聯的醫護專業責任保險，放心讓我們代你把關被指控醫療失誤的風險。此保險計劃承保受保人的法律訴訟抗辯費用，即使申索缺乏充分理據。

我們可為您度身訂造一份適合您的Allied World世聯醫護專業責任保險，保障額最高可達港幣500萬元。

Allied World 世聯的醫護專業責任保險為您提供全面保障，範圍包括但不僅限於\*：



因提供專業醫護服務而引致的  
民事法律責任索償



保單期內首次提出並已呈報的  
索償



預支抗辯費用



受保人出席紀律研訊費用  
(並免自負額)

\*實質的保障則受所簽發保單的英文條款及條件規限

### 附加保障包括：

- 出席法庭聆訊或調解補償（並免自負額）
- 持續承保
- 違反專業保密責任
- 公司僱員或董事不誠實行為之責任
- 誹謗
- 出席及抗辯紀律研訊的費用
- 合併企業責任之責任延伸
- 文件遺失
- 公關支出
- 非蓄意侵犯知識產權

### 目標對象之註冊專業醫護人員包括：

- 藥劑師
- 視光師
- 醫務化驗師
- 放射技師
- 物理治療師
- 職業治療師
- 脊醫

### 主要不保事項

董事及高級行政人員責任；保險生效前已申報/應申報的索償及已知事故；不誠實、詐騙或不合法行為；追溯期前之失誤或遺漏；罰款、處罰或懲罰性賠償等。