



Healthcare Professional Indemnity Insurance for Veterinarian / Veterinary Clinic

Professionals from different industries are potentially liable for claims arising from their provision of professional services. Veterinarians and veterinary clinics are legally liable for civil liability incurred in connection with their practice acts, regardless of whatever or not they have insurance cover.

There is a lot of demand in Hong Kong for professional veterinary surgeons. No matter whether you are veterinarian surgeon or part of a veterinary clinic, professional liability insurance coverage is critical to protect you from an exposure to civil liabilities. Allied World's Healthcare Professional Indemnity Veterinarian/Veterinary Clinic Scheme is a comprehensive professional liability insurance which offers professional indemnity protection up to HK\$5,000,000.

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



Civil liability claims in connection with the provision of veterinary services



Claims made and notified during the policy period



Advance payment of Defense Costs



Unintentional Libel or Slander

*Subject to the terms and conditions of the policy

Additional benefits includes:

- Continuous Cover
- Lost Documents
- Inquiry Costs with nil Excess – subject to a sublimit of HK\$500,000

- Dishonesty of Employees &/or Principals
- Unintentional infringement of intellectual property rights

Who is eligible?

- All principals who have relevant professional qualifications*
- The principal/clinic/business which have been established for 2 years or more
- Individual veterinarians with less than HK\$2M gross annual income
- Veterinary Clinics with less than HK\$4.5M gross annual turnover
- Hong Kong Domiciled

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
- No cover is required for bloodstock, equine and racehorses
- Transport of animals
- Embryo transfer

* Under the Veterinary Surgeons Registration Ordinance (Cap. 529)

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醫護專業責任保險

獸醫/獸醫診所

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。無論是否擁有保險，獸醫和獸醫診所也需要為其疏忽而引起的醫療失誤負上法律責任。

隨著本港對獸醫服務需求增加，無論您是註冊獸醫或是提供相關支援的獸醫診所，也應考慮購買專業責任保險以保護您免於承擔民事法律責任。Allied World 世聯的獸醫/獸醫診所專業責任保險可為您提供一份全面的專業責任保障，保障額最高可達港幣500萬元。

Allied World 世聯的獸醫/獸醫診所專業責任保險為您提供全面保障，範圍包括但不僅限於*：



因提供專業獸醫醫療服務而引致的民事索償



保單期內首次提出並已呈報的索償



預支抗辯費用



非蓄意誹謗

*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：

- 持續承保
- 文件遺失
- 紀律研訊費用 – 保額最高可達港幣500萬元

- 公司僱員或董事不誠實行為之責任
- 非蓄意侵犯知識產權

目標對象：

- 需具有相關的專業資格**
- 該業務已成立/負責人已執業2年或以上
- 年度總收入需低於港幣200萬元 (適用於個人保障)
- 年度營業額需低於港幣450萬元 (適用於診所保障)
- 需以香港為本籍

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、懲罰性賠償
- 不承保純種馬匹或競賽馬
- 運送途中的種物
- 胚胎移植

**根據《獸醫註冊條例》第549章