



Healthcare Professional Indemnity Insurance Chinese Medicine Practitioners

Traditional Chinese Medicine Practitioners in Hong Kong have joined a growing number of professional practitioners who can now purchase professional liability insurance.

Now you can protect your practice and defamation protection with Allied World's Chinese Medicine Practitioners Scheme – a comprehensive professional liability insurance solution offering indemnity protection of up to HK\$5,000,000.



Civil liability claims arising from the provision of professional chinese medicine services



Defamation protection



Defense costs



Low fixed excess amount

Additional benefits:

- Continuous cover
- Lost documents
- Inquiry costs
- Defence fees and court representatives
- Coronial Inquiry Cost
- Vicarious liability – maximum up to 3 employees
- Liability for the prescription of chinese medicine

Who is the Insured?

A registered Chinese Medicine Practitioner* who provides:

- General consultation (including dispensation of Herbal Medicine)
- Bone-setting
- Acupuncture

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.

*Under Section 69 of the Chinese Medicine Ordinance

Allied World Assurance Company, Ltd is incorporated in Bermuda with limited liability. Coverage will be underwritten by the Hong Kong branch office of Allied World Assurance Company, Ltd, which is regulated by the Insurance Authority. Coverage is only offered subject to local regulatory requirements. Actual coverage is subject to the terms, conditions and exclusions of the actual policy issued.

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CONTACTS

T. 2968 3000

E. hkhotline@awac.com