

# Medical Malpractice Insurance

CHUBB®



With advancements in science and the ever changing healthcare landscape, it has never been more important for healthcare practitioners and facilities to protect their professional and reputational risks with medical malpractice insurance coverage.

We understand the evolving risks of today's complex healthcare industry. Through our Medical Malpractice Insurance Policy, we provide customised solutions to manage a spectrum of industry exposures faced by both individual healthcare practitioners and medical establishments.

## **Coverage Highlights**

- Cover for civil liability claims arising from an act, error or omission in the provision of professional healthcare services
- Cover for legal representation costs incurred directly in connection with formal inquiries into the conduct of professional healthcare services

- Vicarious liability for doctors (including locums), consultants, contractors, subcontractors and agents
- Cover for good samaritan acts
- Cover for unintentional intellectual property infringement
- Cover for reasonable and necessary costs of replacing or restoring lost documents
- Automatic cover for new subsidiaries acquired or created during the period of insurance (applies to medical establishments only)
- Automatic run-off coverage
- Advancement of defence costs and legal representation expenses

## **Optional Extensions**

- Fraud & dishonesty cover (applies to medical establishments only)
- Unintentional cyber and privacy infringement cover

## **Our Appetite**

- Individuals – Our appetite ranges from, is not limited to, generalists through to specialists, dentists, allied health professionals and registered traditional Chinese medicine practitioners.
- Healthcare facilities – Our appetite includes, but is not limited to:
  - Hospitals and Clinics
  - Dental Clinics
  - Chinese Medicine Clinics
  - Aesthetics and Beauty Centers (excluding Electvie Cosmetic Surgeries)
  - Physiotherapy and Rehabilitation Centers
  - Health Check and Disgnostic Centers
  - Medical Laboratories
  - Elderly Homes

## **Some Exclusions Include**

- Property Damage
- Managerial Liability
- Prior Matters
- Products Liability

## **By Working with the Chubb Team, You Will Benefit from**

- Our highly rated financial strength
- Chubb’s core operating insurance companies are rated AA for financial strength by Standard & Poor’s and A++ by A.M. Best\*
- Local knowledge and service backed by a global team of medical malpractice insurance professionals
- Local claims service
- Increased capacity and broad coverage

\*Ratings apply to Chubb’s core operating insurance companies as at 31/3/19. See <http://investors.chubb.com> for ratings of individual insurance companies.

## **About Chubb in Hong Kong SAR**

Chubb is the world’s largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company’s product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, midsized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/hk](http://www.chubb.com/hk).

## **Contact Us**

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**Chubb. Insured.™**

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