

**Professional Indemnity Insurance Cover for HDFC Bank Doctor's
Superia/Regalia Cardholders
Policy No: 2999203617950402000**

Policy Period – 03-September-2022 – 02-September-2023

Coverage

- Claims arising out of allegation of bodily injury including but not limited to the death of any patient caused by or alleged to have been caused by error, omission or negligence in professional service rendered or which should have been rendered by the insured doctor
- Legal cost and expenses on reimbursement basis

What will be paid?

- Reimbursement of legal and defense cost
- Out-of-court settlement expenses
- Court awards Sum Insured

SUM INSURED

- 20,00,000 per card in aggregate
- Any one incident 4,00,000 per card
- Deductible: INR 25000 for each and every claim

Indemnity Insurance Coverage

- Claims arising out of allegation of bodily injury including but not limited to the death of any patient caused by or alleged to have been caused by error, omission or negligence in professional service rendered or which should have been rendered by the insured doctor
- Legal cost and expenses on reimbursement basis
- Cover for out-of-court settlement & court awards
- Unintentional breach of duty & breach of confidentiality
- Policy will be primary and non-contributory
- Covers for claims arising out of all professional and medical services as rendered by the individual doctor
- Claims under National Human Rights Commission, Consumer Protection Act and any other such applicable law
- Cover for corrective cosmetic surgeries (plastic surgery in connection with burns or other traumatic surgery)
- Reimbursement of defense cost for criminal cases arising out of medical accidents, mishaps or medical negligence until proven guilty by law
- Cover for dental treatment under anaesthesia
- Loss of documents cover sub limited to 1% of Sum Insured

Indemnity Insurance Exclusions

- Criminal act or any act committed in violation of law
- Services rendered under influence of intoxicants or narcotics
- Treatment related to HIV/AIDS and weight loss
- Cosmetic plastic surgery (viz. hair transplants, punch grafts, flap rotation, silicone implants and similar surgeries referred to as “Cosmetic”) with carve back for Corrective cosmetic surgeries – in connection with burns or traumatic injury only
- Third party public liability
- Assumed liability by agreement which would not have attached in the absence of agreement
- Willful conduct
- Claims arising out of genetic injuries caused by X-Ray treatment/diagnosis or treatment with radioactive substances
- Injury/death of any person under a contract of employment or apprenticeship with the insured when such injury/death arises out of the execution of the contract
- Blood and Blood Products Exclusion
- Claims arising from any condition directly or indirectly caused by or association with Human T cell Lymphotropic Virus Type III (HTLV 111) or Lymphadenopathy Associated Virus (LAV) or the mutants derives or variations thereof or in any way related to acquired Immune Deficiency Syndrome or any syndrome or condition of a similar kind howsoever it may be named
- Liability arising from clinical research or clinical trials
- In-vitro fertilization and wrongful life claims

Claims Intimation/process:

Terms & Conditions: Professional Indemnity Insurance

1. Claimant should be a HDFC BANK Doctors Superia/ Regalia Cardholder at the time of raising the request for claim and settlement of claim (if any).
2. The claim shall be duly raised by the Doctor's Cardholder. Customer will have to initiate claim request themselves on Care@hdfcergo.com and follow the process/documentation requirements as laid down by the insurer to be eligible for any settlement awarded towards the claim raised.
3. Preliminary List of Documents for claims:
 - Duly filled Claims intimation note by medical practitioner (card holder)
 - Notice of claim or court proceedings initiated by 3rd party on medical practitioner (card holder)Response of the medical practitioner to the said notice/complaint
4. Details of counsel appointed by medical practitioner • Note: The above list of documents is preliminary in nature. Insurer expressly reserve its rights under the policy and at law for an further additional documents required to evaluate the coverage and quantum admissibility under the policy.