



# MEDICAL MALPRACTICE INSURANCE

*Medical malpractice refers to any bodily injury, mental injury, illness, disease or death of any patient caused by any negligent act, error or omission committed by hospitals, clinics or their employees in the course of their business activities.*

*The policy covers claims for medical negligence or breach of duty of care against the hospital, clinic or their employees during the period of insurance happening with the agreed geographical area and resulting from their business activities.*

*Defense costs incurred with insurer's prior written agreement to investigate, settle or defend a claim are also covered.*

## OPTIONAL EXTENSIONS

- › Good Samaritan acts.
- › Loss of documents.
- › Fraud and dishonesty.
- › Enquiry costs.
- › Extended reporting period.

## MAJOR EXCLUSIONS

- › HIV/AIDS.
- › Asbestos.
- › Fines and penalties.
- › reckless or intentional conduct.
- › Illegal acts.
- › Sexual misconduct.
- › Errors on the part of hospital administration.
- › War, terrorism and nuclear risks.
- › Pollution.