



# MEDICAL INDEMNITY

Protection for doctors against  
claims arising from negligent acts

As a doctor, you assess patients' situation and provide professional advice and medical treatment. Risks are inevitable in the field you work in as medical treatment may not always turn out the way you had planned for. With Medical Indemnity, you can have peace of mind while you engage in your profession in Singapore.

## WHY YOU SHOULD BUY INCOME'S MEDICAL INDEMNITY POLICY



**A.**  
**Comprehensive coverage of up to S\$5,000,000** for any one incident or any one period of insurance<sup>1</sup>



**B.**  
You will be given **a set of Policy documents which will clearly spell out the policy coverage**



**C.**  
**Income's policy is an "incidence occurrence" policy** and as such you do not have to purchase an extended reporting extension as required under a "claims made" policy<sup>2</sup>



**D.**  
We are located in Singapore and this means that **you can contact us or your intermediary should you need any assistance**

Note:

1. The policy provides an overall cover up to S\$5,000,000 for any one incident or any one period of insurance for damages and legal cost awarded by court and legal costs in defending the civil claim and/or legal representation at Singapore Medical Council's inquiry.
2. Incidence occurrence policy covers incidents reported up to two years after the end of the policy. Incidents reported thereafter will be subject to Income's discretion. For a "claims made" policy, incident reported after the policy period will not be covered. You have to purchase an extended reporting extension to cover such claims.

# TYPES OF RISK CATEGORIES COVERED

The premium is categorized according to different types of risk/practice.

Risk Category	Annual Premium (\$\$) Inclusive of 7% GST
Obstetric Risk (Includes Gynaecology)	<b>31,351.00</b>
Gynaecology	<b>21,186.00</b>
Office Gynaecology	<b>10,593.00</b>
<b>High Risk</b> Cardiothoracic Surgery, Colorectal Surgery, Endocrine Surgery, General Surgery, Vascular Surgery, Ophthalmology with all types of laser refractive surgery, Otorhinolaryngology, Urological Surgery	<b>8,025.00</b>
<b>Medium Risk</b> Accident & Emergency, Anaesthetics, Cardiology, Gastroenterology, Intensive Care, Neonatology, Neurology, Paediatric Surgery, Radiology, Radiotherapy	<b>3,402.60</b>
<b>Low Risk</b> Community Medicine, Dermatology, Endocrinology, Geriatric Medicine, Haematology, Immunology, Infectious Diseases, Medical Officer, Nephrology, Nuclear Medicine, Occupational Health, Oncology, Ophthalmology with no laser refractive surgery, Paediatrics, Palliative Medicine, Pathology, Pharmaceutical Physician, Psychiatry, Rehabilitation Medicine, Renal Medicine, Respiratory Medicine, Rheumatology, Sports Medicine	<b>1,658.50</b>
<b>Family Medicine – Procedural</b> 50% or more of Family Practitioner's annual turnover is derived from procedural work  Note: Excludes cosmetic & aesthetic procedures &/or consultation	<b>2,118.60</b>
<b>Family Medicine – Non-Procedural</b> Less than 50% of Family Practitioner's annual turnover is derived from procedural work  Note: Excludes cosmetic & aesthetic procedures &/or consultation	<b>1,391.00</b>

Note: Premiums are subject to no known claims made in the past three years and no on-going unresolved cases.

## About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

Right from the start, Income was made different. Our social purpose of maximising value for our policyholders defines us as a social enterprise as we continue to make insurance accessible, affordable and sustainable for all.

In 2017, Income had over \$36.3 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, is committed to empower a better future for children and youth from disadvantaged backgrounds.

For more about Income, please visit [www.income.com.sg](http://www.income.com.sg).

## Get in touch

 **CALL** 6788 6616

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### IMPORTANT NOTES

This is for general information only. You can find the usual terms and conditions of this plan in the policy contract.

All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want.

Information correct as of 29 November 2018