

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



## PROSPECTUS

### Professional Indemnity Insurance Policy- for Doctors

#### Introduction

The Professional Indemnity Insurance **Policy for Doctors** offered by United India Insurance Company provides specialized coverage for businesses and individuals, safeguarding against losses arising from the accidental breakage of plate glass. This policy is essential for establishments with significant glass installations, ensuring protection against unforeseen damages.

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#### Policy Highlights

Policy provides indemnity due to claims arising out of bodily injury and/or death of any patient caused by or alleged to have been caused error, omissions or negligence in professional service rendered or which should have been rendered by the Insured OR qualified assistants named in the schedule or any nurse or technician employed by the Insured

PROVIDED ALWAYS THAT

(a) Such Act during the Period of Insurance results in a claim being first made in writing against the Insured during the policy period as stated in the Schedule.

(b) There shall be no liability hereunder for any claim made against the insured for act committed or alleged to have been committed prior to the Retroactive Date specified in the Schedule.

For the purpose of determining the Indemnity granted.

(a) 'Policy Period' means the period commencing from twelve midnight following the date of acceptance of risk and payment of the premium and terminating at midnight on the expiry date as shown in the Policy Schedule.

(b) 'Period of Insurance' means period commencing from retroactive date and terminating on the expiry date as shown in the Policy Schedule.

(c) 'Bodily Injury' means death, injury, illness or disease of or to any person.

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#### Scope of Coverage

Sum Insured is the limit of indemnity as opted by Insured. The total liability of the Company for damages inclusive of defence costs (as hereunder mentioned), shall not exceed the limit of indemnity in respect of any or all claims made against the insured during the currency of this Insurance.

[Professional Indemnity Insurance Policy for Doctors- Prospectus](#)

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## Key Exclusions

1. No liability shall be attach to the company in respect of
  - (a) any criminal Act or any act committed in the violation of any law or ordinance.
  - (b) service rendered while under the influence of any intoxicants or narcotics.
  - (c) third party public liability.
  - (d) cosmetic surgery.
  - (e) claims arising from any directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus type III LYMPHADENCPATHY ASSOCIATED VIRUS (LAV) or the mutants derivatives or variations thereof or in any way related to Acquired Immune Deficiency Syndrome or condition of a similar kind howsoever it may be named.
2. This policy does not cover liability
  - (a) assumed by the Insured by agreement and which would have attached in the absence of such agreement.
  - (b) arising out of deliberate, willful or intentional non-compliance of any Statutory provision.
  - (c) arising out of loss pure financial nature such as loss of goodwill, loss of market etc.
  - (d) arising out of all personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention etc. and mental injury, anguish or shock.
  - (e) arising out of fines, penalties, punitive or exemplary damages.
  - (f) directly or indirectly occasioned by happening through or in consequence of war, invasion or act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
  - (g) directly in directly caused by or contributed by
  - (h) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from the combustion of nuclear fuel.
  - (i) the radioactive, toxic, explosive or other hazardous property of any explosive nuclear assembly or nuclear component of thereof.
  - (j) arising out of genetic injuries caused by x-ray treatment/diagnose with radioactive substances.
  - (k) in respect of professional services rendered by the insured prior to the Retroactive Date in the Schedule.
  - (l) the deliberate conscious or intentional disregard of Insured's technical administrative management of the need to take all reasonable steps to-prevent claims.
  - (m) injury/death to any person under a contract of employment or apprenticeship with the Insured when such injury/death arises out of the execution of such contract.

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## Special Conditions

Any event or occurrence that may give rise to a claim under the policy shall be immediately notified to the Policy issuing office.

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## Why Choose Professional Indemnity for Doctors Insurance?

This policy offers peace of mind to doctors by covering potential losses due to financial liability including Defence costs arising in the event of a third party submitting a complaint against insured for losses arising on account of negligence / failure in performance of professional service.

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For further details or to purchase this policy, please contact us at-

The United India Insurance Company Limited

#24, Whites Road,

Chennai – 600014.

**Web:** [uiic.co.in](http://uiic.co.in)

**Customer Service:** [customercare@uiic.co.in](mailto:customercare@uiic.co.in)

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**Note:** This literature contains salient features of the product. For exhaustive details on covers, exclusions and conditions, kindly refer Policy Wordings. For all Insurance contracts, Policy Schedule along with Policy Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest United India Insurance Company Limited Office/ Authorized Company Agent.

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