



Professional Indemnity & Errors and Omissions Scheme

Protecting Medical Professionals with The Oriental Insurance Co. Ltd.

Why Professional Indemnity Insurance?

Medical professionals require specialized insurance to safeguard themselves from financial and legal consequences in cases of negligence, malpractice or errors. Our Professional Indemnity Insurance Scheme provides essential coverage to ensure peace of mind.

Why Errors and Omissions (E&O) Insurance Scheme?

E&O insurance Scheme is designed to protect healthcare professionals and medical establishments from legal claims due to mistakes, negligence or failure to meet professional standards in patient care.

Why choose AMC?

Comprehensive Coverage & Protection

- Extensive professional indemnity insurance for doctors, covering legal and financial liabilities
- Protection against negligence, malpractice, and medical errors
- Nationwide coverage across India with worldwide jurisdiction
- Covers civil cases, including:
 - Consumer Forums
 - State Medical Councils
 - Medical Council of India
 - Human Rights Commissions
 - Competition Commission of India (CCI)
 - Police Inquiries
- Defense cost coverage for criminal cases related to medical accidents, operational mishaps and patient deaths

Exceptional Service & AMC Support

- Over 30 years of expertise in medico-legal insurance
- 100% legal assistance and in-house claims support at no additional cost
- Personalized guidance through AMC's dedicated medico-legal cell
- 1:1 claim ratio ensuring fair settlements and prompt assistance

Legal Assistance & Claims Handling

- Coverage includes legal fees and pre-litigation expenses
- Cashless service for advocate payments
- Travel expenses (airfare + accommodation) covered for National Commission case hearings
- Expert legal support from AMC Medico-Legal Advocates instead of insurer-appointed lawyers
- Guidance from AMC Medico-Legal Cell for out-of-court settlements
- Run-Off Cover available for retiring doctors and closing medical establishments

Policy Features & Exclusive Benefits

- Coverage extends to both qualified and unqualified medical staff
- Protection for medical establishments, including hospitals and clinics
- Special coverage (at an additional premium) for high-risk procedures such as:
 - Cosmetic Surgery
 - Lasik Surgery
 - Radioactive Treatment
- Retroactive date coverage included for past liabilities
- Policy renewal within 6 months of expiry allows restoration of the retroactive date with an additional 25% fee
- Cashless claim settlements ensure a seamless reimbursement process

Protect Your Practice, Empower Your Peace of Mind – Secure Your Future with AMC's Professional Indemnity Insurance Scheme today!

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