



PROFESSIONAL INDEMNITY INSURANCE FOR MEDICAL ESTABLISHMENT

Comprehensive Protection
for Medical Establishment



Risk Less, Care More

WHY CHOOSE LIABLECOVER

LiabileCover offers tailored professional indemnity protection designed specifically for medical professionals and hospitals. Our comprehensive plan ensures that you have the necessary support and coverage in the face of professional challenges.

LET'S KNOW WHAT MAKE THIS PLAN COMPREHENSIVE



Pre-litigation Cost



Lawyer fee



Out-of-Court Settlement



Investigation Cost



Dishonesty of employee



Defamation



Qualified Staff



Unqualified Staff



Multiple cases are Covered



Loss of documents



Criminal allegation



Breach of confidential

Unlock 15+ Powerful Features of Medical Establishment Insurance to Secure Your Hospital's Legal & Financial Security!

1. All sources of Legal Notices

Provides protection against legal notices from various sources, including FIRs, E-notices, District Courts, State Commissions, and National Commissions.

2. Pre-Litigation Charges

Covers the costs incurred during pre-litigation, including legal advice and negotiations to resolve disputes before they escalate to court.

3. Out-of-Court Settlement

Facilitates financial coverage for settlements reached outside the courtroom, ensuring faster resolution and reduced litigation costs.

4. Medico-Legal Lawyer Fees

It covers the expenses for hiring experienced medico-legal lawyers to handle professional disputes and claims effectively.

4. Court Charges

Includes all court-related expenses, such as filing fees, documentation, and other associated legal costs during litigation.

5. Investigation Cost

Provides financial assistance for investigations required to substantiate facts and prepare for legal defense in claims.

6. Criminal Allegation

Protects against legal defence costs in cases of criminal accusations related to professional practice, ensuring expert representation.

7. Pan India Coverage

Offers nationwide protection, covering claims and legal cases arising in any part of the country.

8. Multiple Cases Coverage

Allows the hospital to handle multiple claims until the total coverage limit is exhausted, providing extensive protection.

9. Freedom to Choose Your Lawyer

Gives hospitals the flexibility to select legal counsel of their choice for better trust and coordination during legal proceedings.

10. Loss of Documents

Covers liabilities arising from the accidental loss or destruction of important patient or hospital documents.

11. Breach of Confidentiality

Protects against claims resulting from the unintentional disclosure of sensitive and confidential patient information.

12. Defamation

Provides financial protection against claims of slander or libel that may arise during professional interactions or communication.

13. Qualified Staff

Extends the insurance coverage to include the actions of all qualified medical and administrative staff under the hospital's management.

14. Dishonesty of Employees

Covers liabilities arising from negligence caused by the fraudulent, dishonest, or malicious actions of employees during the course of their employment.

15. Run-Off Cover

Provides continued protection for claims made after a policyholder stops practicing, specifically for incidents that occurred during the active policy period. It ensures extended coverage by addressing liabilities arising from past professional services.

16. Unqualified Staff

Includes coverage for claims arising due to the actions of unqualified or support staff working under the hospital's authority.

Premium for Medical Establishment

Beds	20 lacs	30 lacs	50 lacs	70 lacs	1 Crore
01-10 beds	3,921	5,515	9,191	13,332	19,045
10-15 beds	6,467	7,721	12,868	15,658	22,368
16-20 beds	7,796	9,036	15,060	17,982	25,689
21-30 beds	9,125	10,364	17,274	20,308	29,011
31-40 beds	10,453	11,693	19,489	22,633	32,332

*Premiums are includes GST.

Note: Above the 40 beds premium will be calculated on the annual OPD & IPD of the hospital.

KEY EXCLUSIONS

- ✓ Fines and Penalties
- ✓ Pure financial losses
- ✓ Intentional Acts
- ✓ Cosmetic Procedures
- ✓ HIV/AIDS or related syndromes
- ✓ Third-party liability unrelated to professional medical service
- ✓ Any criminal act or violation of the law or ordinance
- ✓ Services while under the influence of intoxicants or narcotics

Note: Please refer to policy wordings for more detailed information.

CONTACT US

For more information and to secure your hospital contact us today.

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Disclaimer

Please read the terms and conditions carefully before you complete the sale. Please note that all the above benefits are subject to the terms and conditions of the insurance policy, and LiableCover (LiableCover Insurtech Company) and the insurance company do not accept any responsibility or liability for any incorrect, misinterpreted, or misrepresented promise, action, or claim by any of the companies mentioned above, irrespective of the policy wording and its terms and conditions.