

Comprehensive Protection for Medical Professionals

WHY CHOOSE LIABLECOVER

LiableCover 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 MAKES THIS PLAN COMPREHENSIVE



Pre-litigation Cost



Lawyer fee



Court Fee



0% compulsory Excess



Investigation cost



Multiple cases are covered



Online Consultation



Cashless Policy



Defamation



Qualified Staff



Pan-India coverage



Out-of-court settlement



Freedom to choose your own choice of lawyer



Loss of documents and breach of confidentiality





Coverage for All Sources of Notices

BENEFITS AT A GLANCE

Coverage for All Sources of Notices	Includes all sources of legal notices received. Under this, all levels of commissions, like the District Court, State Commission, National Commission, Medical Council, Police FIR, Minority Commission, etc. come under this policy.
Freedom to Choose Your Lawyer	Freedom to choose a lawyer of your choice for medical negligence cases.
Out-of-court Settlement	Doctors have the provision to settle the case out of court in serious cases like media hype, lack of evidence, and violence in court.
Death Case Coverage	This policy covers cases of the patient's death due to medical negligence by the doctor.
Multiple Cases Covered	Several cases are covered over the policy term until your coverage is exhausted.
Loss of Third-party Documents	Cases arising as a result of the loss of important documents are covered.
Nationwide Practice Coverage	This policy covers taxes in all types of medical practice areas in India, such as private hospitals, government hospitals, diagnostic centers, private clinics, etc.
Breach of Confidentiality	Cases arising from a doctor disclosing confidential patient information are covered.
Online Consultation	All prescriptions and advice given by digital platforms like online consultation and tally constitution will be covered in this policy.
Qualified Staff	Your qualified staff will be covered under your policy while you practice the procedures.
Dishonesty Coverage	The policy covers allegations of dishonesty towards the profession by the patient.
Cashless policy	All expenses related to medical negligence will be paid by the insurance company without any reimbursement.
0% Compulsory Excess	There is no deductible, co-payment or mandatory access amount that has to be paid to the doctor at the time of claim.
Defense Cost	All expenses related to your medical negligence case such as pre-litigation fees, court fees, lawyer's fees, investigation costs etc. are covered.



KEY EXCLUSIONS

- **Stines** and Penalties
- **Second Pure Financial Iosses**
- **S** Punch grafts
- **S** Hair Weaving

- ♥ Punitive and exemplary damages
- ⊗ Any criminal act or violation of the law or ordinance
- Services while under the influence of intoxicants or narcotics
- ♥ Pure cosmetics procedure



Disclaimer

Please read the terms and conditions carefully before completing 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 ICICI Lombard General Insurance Company Limited 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.