

NATIONAL INSURANCE COMPANY LIMITED

(A Government of India Undertaking)

Professional Indemnity Insurance for Doctors (Individual)

for

INDIAN PROSTHODONTIC SOCIETY (IPS)

INDIAN PROSTHODONTIC SOCIETY and NATIONAL INSURANCE COMPANY LIMITED have introduced Professional Indemnity Insurance scheme for the member doctors of IPS during 2020-21. The earlier scheme expired in March 2021. Subsequently, a request via email dated 20.01.2022 is received from the Secretary, IPS to reintroduce the scheme on same rates, terms and conditions of the earlier scheme. National Insurance Company Limited is now re-introducing Professional Indemnity Insurance Scheme for the benefit of member doctors of IPS for the period from 01.02.2022 to 31.01.2023. The scheme shall be similar to the expired scheme.

For the sake of clarity, features of the expired scheme are detailed below.

What the scheme covers?

The policy covers legal liability to pay compensation including defence costs, fees and expenses anywhere in India for claims arising out of bodily injury/death of any patient caused by or alleged to have been caused by error, omission or negligence in professional services rendered by the doctor or his/her qualified assistants or any nurse or technician employed by the doctor in the same clinic.

Policy period: policy is issued for a period of one year

Limit of compensation

The total liability of the company including defence costs will not exceed the limit set out in the policy

What kind of complications covered?

Death, injury, illness or disease caused to any person on account of error or omission in professional services rendered by doctors is covered in the policy.

How you can decide on the indemnity limits in the policy?

We can set out limits on annual and per event basis.

For example: if one chooses an annual limit of Rs 1,00,00,000/- the annual limit can be adjusted against 4 events, in which case, the per event limit will be restricted to Rs 25,00,000/-. Doctor

	नॅशनल इन्श्योरेंस कम्पनी लिमिटेड National Insurance Company Limited CIN No. UT0200WB1906G01001713 IRDA Regn. No. 58	कार्यालय: Office:  Gandhinagar Bk	पंजीकृत एवं प्रधान कार्यालय: 3 मिडिल्टन स्ट्रीट, कोलकाता 700 071 Registered & Head Office: 3 Middleton Street, Kolkata 700 071 P.No: 033-22831705-06 Fax: 033-22831712 e-mail: website,administrator@nic.co.in
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can also seek the same annual limit and per event limit, if he/she desires. Premium will differ based on annual limit and event limit ratio. The ratio can be 1:1, 1:2, 1:3 and 1:4

What the policy covers?

- Clinical practice of dentistry
- Surgical procedures related to line of specialization i.e. Prosthodontics and Dentistry

What the policy does not cover?

- Any criminal act or acts committed in violation of law or ordinance
- Services rendered while under the influence of intoxicants or narcotics
- Any procedure not related to the professional practice of doctor
- All cosmetic procedures
- The policy does not cover liability assumed by the insured doctor by agreement

What are procedures covered under the policy?

In the scheme which expired in March 2021, the following procedures were covered in the PI policy. These listed procedures shall continue to be covered in the proposed renewal from 01.02.2022 to 31.01.2023.

- I. Dental consultation
- II. Prosthodontics
 - a) Full Denture
 - b) Full over denture with Attachments
 - c) Full implant supported over denture
 - d) Full implant supported fixed denture
 - e) Full mouth Rehabilitation Crowns
 - f) Partial Denture – 1 tooth
 - g) Partial denture – Multiple teeth
 - h) Bridge-Ceramic Per Unit
 - i) Copings
 - j) Cast & Fiber post & core
 - k) Laminates
 - l) All ceramic crown
 - m) All ceramic bridge
 - n) Ceramic inlay
 - o) Metal inlay
 - p) Cast partial denture
 - q) Implants with crown & bridge
 - r) Intra oral Obturator-Hard Palate & Soft Palate
 - s) Guide Flange Prosthesis
 - t) Maryland Bridge

u) Occlusal Splints

III Fillings

- a) One surface-composite
- b) Two surface-composite
- c) Glass ionomer filling
- d) Amalgam filling
- e) ZnoE filling

IV Minor Surgery

- a) Extraction Normal
- b) Pericoronotomy
- c) Frenctomy
- d) Punch Biopsy
- e) Abscess incision
- f) Gingivectomy-Conventional Laser
- g) Alveolectomy
- h) Growth Removal – laser
- i) Pulpotomy
- j) Flap surgery – Conventional
- k) Flap Surgery – Laser – Quadrant & full mouth
- l) Bone Grafting

V Major Surgery

- a) Removal of impaction
- b) Cyst enucleation
- c) Root canal treatment-single canal
- d) Root canal treatment – multiple canals
- e) Fixation of Fracture of jaw (ORIF)
- f) Gingivectomy – Laser of full mouth
- g) Tumor Excission
- h) Pripheral neurectomy
- i) Segmental resection of jaw
- j) Condylectomy

VI SPECIAL PROCEDURES OF JAW

- a) Orthognathic surgery
- b) Orthodontic braces
- c) Clear braces
- d) Invisible braces
- e) Bleaching

VII RADIOLOGY AND ORAL PROPHYLAXIS

Oral Prophylaxis or Scaling/Cleaning of teeth

IMPORTANT TO NOTE:

At the request of National Insurance Company Limited, the Secretary, Indian Prosthodontic Society, confirmed the list of non cosmetic procedures and the same are incorporated as part of this offer. However, if any of the procedures are subsequently identified as cosmetic in nature by experts from medical fraternity, any liability arising out of performance of such cosmetic procedures shall be non admissible. For the purpose of interpretation of exclusions under the policy, clause no. 9 of Professional Indemnity (for Doctors & Medical Practitioners) shall be final. Professional Indemnity Policy of National Insurance Company Limited will form part of this offer and Indian Prosthodontic Society shall take all necessary steps for uploading the policy document in their website along with this offer to ensure complete understanding of the policy on offer to member doctors of IPS by National Insurance Company Limited. It is explicitly understood that member doctors of IPS are fully aware of the complete details of Professional Indemnity (for Doctors & Medical Practitioners) before they enrol for the scheme.

To whom the policy is offered

- All the member doctors of Indian Prosthodontic Society can obtain this policy. Member doctors performing Maxillo-facial procedures not eligible for the scheme at the rates offered below. If any member doctor of IPS performing Maxillo- facial procedures chooses to get enrolled, he will be enrolled on separate rates of premium to be notified on specific request of the said member.
- Member doctors can submit proposal form individually and obtain the policy on discounted rates by quoting membership number given by the Association. No minimum number is stipulated as individual policies are being issued.

Premium payable (Including GST of 18%)

Annual Indemnity	Limit of	1:1	1:2	1:3	1:4
25,00,000		1475	1180	1033	885
50,00,000		2950	2360	2065	1770
75,00,000		4425	3540	3098	2655
1,00,00,000		5900	4720	4130	3540

What is 1:1, 1:2, 1:3 and 1:4

 <p>नेशनल इन्श्योरेंस कम्पनी लिमिटेड National Insurance Company Limited CIN No. U10200WB1906GOI001713 IRDA Regn. No. 58</p>	<p>कार्यालय: Office :</p>	 <p>NATIONAL INSURANCE CO. LTD. Gandhinagar Br * BASHI ROAD, HYD.</p>	<p>पंजीकृत एवं प्रधान कार्यालय: 3 मिडिल्टन स्ट्रीट, कोलकाता 700 071. Registered & Head Office: 3 Middleton Street, Kolkata 700 071. PhNo: 033-22831705-06 Fax: 033-22831712 e-mail: website.administrator@nic.co.in</p>
			<p>Handwritten signature and initials</p>

- If Annual limit and event limit are same, it is 1:1. Ex. Annual Indemnity Limit is Rs 25,00,000 and the event limit is also Rs 25,00,000
- If annual limit is Rs 25,00,000 and the event limit is Rs 12,50,000/- it is 1:2. This means, annual limit is payable in two separate events
- If annual limit is Rs 25,00,000 and the event limit is Rs Rs 8,33,000/- it is 1:3. This means, annual limit is payable in three separate events
- If annual limit is Rs 25,00,000 and the event limit is Rs 6,25,000/- it is 1:4. This means, annual limit is payable in four separate events.

How do you take the policy?

- Fill up the proposal form through IPSONline.in. Select the annual limit. Then select the annual limit and per event limit ratio. Payment link will be shared to the mobile number quoted by the doctor in the proposal form. Payment can be made via paytm, Google pay, Debit Card/Credit Card. Link will be valid only for the day. In case the member doctor fails to make the payment through the link provided to him, no fresh link will be sent to him. In such cases, the member doctor can transfer the applicable premium to the notified bank account of National Insurance Company Limited. Policy will be generated by us and will be shared with the member doctor. No other payment method is available.
- Quote the membership number of IPS in the proposal form. Quote the Medical Registration number in the proposal form. Fill up all the particulars in the proposal form, sign it and send it to us via email

How the policy is serviced?

National Insurance Company Limited, which is a Government of India Undertaking, has pan India presence. Once the policy is issued, it will have a customer ID. Based on the customer ID, the policy will be serviced by any office of National Insurance Company Limited on Pan India basis. List of offices will be shared with Indian Prosthodontic Society and the same can be uploaded in IPS website.

What are conditions?

- The doctor should give notice to the company as soon as any claim is made against him which forms the subject of indemnity under the policy
- Every claim, writ, summons or process and all documents relating to the event shall be forwarded to the company immediately on receipt
- The doctor should give all information and assistance to properly defend the case.
- If there are multiple policies, contribution clause will be applicable.

Are Litigation charges payable ?

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			<p>For any information please contact the Policy Issuing Office or visit our website at nationalinsurance.nic.co.in</p>

These charges are called Defence costs. The company will pay all costs, fees, expenses incurred with the consent of the company in the investigation, defence of settlement of any claim made against the insured doctor. Reimbursement of defence costs will be within the annual indemnity limit chosen by the insured. Ordinarily, you can approach us for legal assistance and the company will give you the panel of advocates available with us. However, you can also engage advocate of your choice under intimation to us and after obtaining approval for scale of fee to be offered to the advocate. Advocate fee is reimbursed even in those cases where the legal claim is dismissed by the appropriate court of law.

Whom to contact to obtain policy

Please reach out to office of National Insurance Company Limited (A government of India company) for this policy at the following address.

NATIONAL INSURANCE COMPANY LIMITED

704, Moghuls Court, Basheerbagh, Hyderabad
Single Point of Contact : G. Subramanya Sastry,
Assistant Manager (Marketing),
Mobile Number: 7799903669

E- Mail : g.subramanyasastry@nic.co.in

Other alternative contact numbers:

Sunil Surya, Senior Branch Manager
Mobile No. 9643003328

Email ID : sunil.surya@nic.co.in

Office mail id : 556004@nic.co.in

From IPS, Dr K Satyendra Kumar, Chairman, Indemnity Insurance Scheme will be coordinating with National Insurance Company Limited on all the matters governing this scheme and he will be the point of contact from IPS as per the email dated 20.01.2022 of Secretary, IPS.

How to pay the premium?

Member can use the payment link sent to mobile for making the premium payment. Alternatively, transfer the amount by way of NEFT to A/c of National Insurance Company Limited. Account details are as under:

Account Name : National Insurance Company Limited


Account No : NICLEASI9955600400 (First eight are letters and next 10 are numbers)

Bank Name : Kotak Mahindra Bank Limited

IFSC Code : KKBK0000958

Bank Branch : Mumbai Nariman Point Branch




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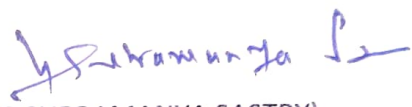
TIME LIMIT FOR THIS SPECIAL OFFER TO MEMBER DOCTORS OF IPS

This renewed scheme will be available for a period of one year from 01.02.2022 to 31.01.2023. However, both IPS and National Insurance Company Limited reserve the right to cancel the scheme before the expiry of one year by serving 30 days notice.

Gandhinagar Branch Office
27.01.20222


(SUNIL SURYA)
Sr. Branch Manager





(G SUBRAMANYA SASTRY)
Assistant Manager (Marketing)

ACKNOWLEDGEMENT

Acknowledge the receipt of Indemnity Insurance Scheme offered by National Insurance Company Limited for the member doctors of Indian Prosthodontic Society.


(DR. K. SATYENDRA KUMAR)
CHAIRMAN
INDEMNITY INSURANCE SCHEME – IPS

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