



Professional Indemnity Insurance For Dental Practitioners

Special Scheme Arranged by Medical Risks &
Claims Management Services for Dental Practitioners



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Dear Doctor,

We are very pleased to inform you that Zurich General Insurance Malaysia Berhad in collaboration with Medical Risk & Claims Management Services, are proudly launching the pioneer locally underwritten Dental Practitioners Professional Indemnity Scheme (MRCM).

We are the first to offer the Professional Indemnity Insurance Scheme for the dental practitioners in Malaysia, together with MRCM Services we have developed a specially designed scheme to meet the needs of the dental practitioners in Malaysia.

This scheme is comprehensive and has taken account of the current trends and responsibilities of the dental practitioner and also the latest legal developments (Private Healthcare Facilities & Services Act).

We have also thought of the retiring practitioners for whom we are offering continued cover. This means as a retired practitioner, you need not worry about impending issues which may arise out of work done prior to your retirement. Hence, you can have peace of mind even after your retirement.

We have also introduced cover for Malaysian Dental Council disciplinary hearings, not usually provided by commercial Insurers.

Being an exclusive scheme for dental practitioners, the inevitable need for locums is recognized and it is incorporated as a special feature at request. Also amongst the highlights of the scheme is the indemnity cover for Government Dentists practicing as locums in private practices.

Apart from the enhanced coverage, we trust that you will be comfortable with the scheme as it is underwritten by Zurich General Insurance Malaysia Berhad, one of the world's leading insurance groups.

The scheme is managed by Medical Risk & Claims Management Services, a specialty services company offering medical risk management services. MRCM Services has been actively involved in the development and further enhancement of the pioneer locally underwritten Professional Indemnity Scheme for General Medical Practitioners which was first introduced in 1994. As scheme managers, MRCM Services has managed to maintain the premiums at affordable rates without any abrupt increases since its introduction.

MRCM Services has a highly qualified consultant on board to provide valuable advice and expertise. Dr. KM Ponnusamy MBBS (Belgaum) LLB (Hons) (London) CLP (Mal) has two decades of experience in medical risk management and is currently practicing as a medico-legal consultant. He has investigated and reviewed over 1,000 medico-legal claims as a specialty adjuster for insurance companies. He has represented the medical profession in the Preliminary Investigation Committee (PIC) hearings at the Malaysian Medical and Dental Council apart having been a member of the Medicine Advertising Board, the Poisons Board, Drug Control Authority and a host of others associated with medical risk management. He continues to be a member of the National Patient Safety Council at Ministry of Health and Member of the Ethics Committee of Malaysia Medical Association and Pharma Ethics Committee.

The Professional Indemnity Insurance, which when we began in 1994, was only for the General Medical Practitioners being the FIRST ever in the country. Having successfully managed the scheme for a decade, we decided to extend the scheme to General Dental Practitioners and the Pharmacists in 2004. Again they were the FIRST in the country for these Professionals.

After more than a decade, we are EXTENDING the scheme to all DENTAL Professionals, Generalist, as well as Specialists AND also to a range of Medical Specialists apart from the General Practitioners whom we have been catering for since 1994. Our track record on Our Products, Services, and Claims Management speaks for itself.

We are confident that you will enjoy great benefits and peace of mind by participating in this superb scheme.

Government Dental Practitioners		Exclude 0% GST & RM 10 stamp duty	
	Limit of Liability (RM)	Premium* (RM)	
1) Legal Advice/Representation in Professional Bodies (non-indemnity)	500,000	500	
2. Locum Services			
i) General Practice	1,000,000	700	
ii) General Practice with specialized procedures	2,000,000	1,270	
iii) Specialist Practice	2,000,000	1,700	
3. Full Indemnity Cover (covers your practice both in public and private sectors, doing general dentistry)	1,000,000 2,000,000	950 1,250	

Private Dental Practitioners			
1. General Dental Practice	1,000,000 2,000,000	1,200 1,400	
2. General Dental Practitioners, practising accredited specialised procedures.	2,500,000	1,700	
3. Dental Specialists (Private sector) (except Maxillo-Facial surgery which can be considered upon request)	2,000,000 3,000,000	2,200 2,700	

* The Premium is subject to an additional 0% GST and Stamp Duty RM10.

Your obligation to pay GST shall form part of the term and conditions in your insurance policy if GST is applicable for this product.

Important Notice:

The Medical (Amendment) Act 2012 makes it legally compulsory for all doctors to produce evidence of professional indemnity cover" when applying for their annual practising certificate. This said Act is effective 2019.

Features


- First locally underwritten Medical Indemnity Scheme, initiated by doctors in 1994 and extended to dentist and pharmacist in 2003.
- Can Provide Full Retroactive* Cover at no additional cost.
Meaning you will be covered for services provided from the first day you begin your career as a Medical Practitioner. *For Retroactive cover, kindly furnish a copy of your previous policy schedule for underwriting purpose.
- Estates and Legal Representatives of members are also covered.
- Provides advice & assistance with representation when necessary at Malaysian Medical and Dental Council disciplinary hearings.
- Provides cover for Good Samaritan Acts.
- Provides locum extension cover.
- Provides Medico - Legal assistance and support.
- Provides Indemnity Cover to Freelance and Government Doctors for Locums.

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