



Endorsed by:  
Malaysian Medical Association



**MEDEFEND**  
Formerly known as MPI



Managed by:  
Jardine Lloyd Thompson Sdn Bhd

## RENEWAL FORM 2018 PROFESSIONAL INDEMNITY INSURANCE

### IMPORTANT NOTICES

1. Pursuant to Paragraph 4 (1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to Insurers' decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
2. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in this Proposal Form is inaccurate or has changed.
3. This Proposal Form must be completed and signed by you. If the Form is completed by any other person, you must ensure that you are aware of all information stated herein.

**Full Name**

**MMC No.**

**Mobile No.**

### CLAIMS HISTORY

1. Are you aware of any claim or threat against you now or have you ever been involved, directly or indirectly in a claim, or suit arising from your practice?  Yes  No
2. Are you aware of any circumstance or incident that may give rise to a claim against you in the future?  Yes  No
3. Have you ever been subjected to any disciplinary / coronial inquiry, investigation or complaint by a regulatory body or council (e.g. MMC)?  Yes  No

If you have answered "YES" to any of the above questions, it is important to complete the following table and attach any relevant documents with regard to your claim, circumstance, inquiry or investigation

No.	Date of Notification to Insurer (Writ / Letter of Demand / Circumstance)	Name of Claimant(s) / Potential Claimant(s) with Brief Details	Estimated / Actual Amount for Claim including Legal Costs	Settled (Yes / No)
1				
2				
3				

## MEDICAL STATUS & REGISTERED SPECIALTY

If you have changed your specialty, please indicate your new specialty here:

  
  


## Insurance to Commence From

to \*31/12/2019

## SUBSCRIPTION LIMIT (PER ANNUM)

- RM 1,000,000       RM 1,500,000  
 RM 2,000,000       RM 3,000,000  
 RM 5,000,000       RM 10,000,000  
 Additional Limit Reinstatement

Reminder: Please add 10% if you opt for Additional Limit Reinstatement.

Premium Payable:  RM

### Annual Rates Effective 1st January 2018 – 31st December 2018 All rates in Ringgit Malaysia

#	Category (Refer to categories of specialties)	Sum Insured (RM)						
		250,000	1,000,000	1,500,000	2,000,000	3,000,000	5,000,000	10,000,000
1	Government Doctor	360	660					
2a	General Medical Practitioner		950	1,200	1,300	1,400	1,700	3,100
2b	General Medical Practitioner with Obstetrics		3,000	3,600	4,500	5,000	8,000	9,600
3	Specialty - Low Risk		1,500	1,800	2,400	2,500	2,700	4,800
4	Specialty - Medium Risk		3,000	3,600	4,500	5,000	8,000	9,600
5	Specialty - High Risk							
A	Bariatric Surgery		10,500	12,600	13,700	16,800	24,600	28,300
B	Cosmetic & Aesthetic Surgery		18,800	22,400	24,500	30,000	43,800	50,000
C	Gynaecology		9,550	11,500	12,400	15,300	22,300	25,500
D	Neurosurgery		10,000	12,000	13,000	16,000	20,000	22,900
E	Obstetrics & Gynaecology		15,000	18,000	19,500	24,100	35,000	40,100
F	Orthopaedic & Trauma Surgery		8,000	10,100	11,000	15,000	17,000	19,500
G	Plastic & Reconstructive Surgery		8,000	10,100	11,000	15,000	17,000	19,500
H	Spinal Surgery		17,000	20,300	22,100	27,200	39,600	45,300

Additional Premium for Automatic Reinstatement (Double Aggregate Limit) = 10% of the above subscription rate.

Please note the above rates are applicable to all applicants without any claims or notifiable circumstances in the last five years. Those with claims or notifiable circumstances will be subject to individual underwriting.

\* Pursuant to the recent amendments to the Medical Act 2012 which stipulates that your application for the Annual Practising Certificate must be accompanied with professional indemnity cover effective 1.1.2019, your Indemnity Policy must end on 31.12.2018 (up to minimum 6 months) OR 31.12.2019 (up to maximum 18 months). Your premium will be pro-rated accordingly.

## CATEGORIES OF SPECIALTIES

### GENERAL MEDICAL PRACTITIONERS WITH OBSTETRICS

Care of Patient and Management of Pregnancy Beyond 24 Weeks Gestation excluding Deliveries

### SPECIALTY - LOW RISK

- Audiological Medicine
- Blood Transfusion
- Clinical Cytogenetics
- Clinical Genetics
- Clinical Immunology and Allergy
- Cosmetic and Aesthetic\* (Non Invasive)
- Dermatology
- Endocrinology
- General Medicine
- Genito-urinary Medicine
- Geriatric Medicine
- Haematology
- Immunology
- Infectious Diseases Nephrology
- Nuclear Medicine
- Occupational Health
- Oncology
- Ophthalmology with No Laser Refractive Surgery – Except Cataracts
- Paediatrics
- Palliative Medicine
- Pathology
- Pharmaceutical Physician
- Physiology
- Preventative Medicine
- Public Health
- Psychiatry
- Rehabilitation Medicine Renal Medicine
- Respiratory Medicine
- Rheumatology
- Sports Medicine
- Thoracic Medicine

\* Non-invasive elective topical enhancement of patient's external appearance, including injections.

### SPECIALTY - MEDIUM RISK

- Accident and Emergency
- Anaesthetics
- Cardiology
- Cardiothoracic Surgery
- Colorectal Surgery
- Cosmetic and Aesthetic
- Endocrine Surgery
- Gastroenterology
- General Surgery excluding Bariatric Surgery
- Intensive Care
- Neonatology
- Neurology
- Ophthalmic Surgery
- Oral and Maxillo-Facial Surgery
- Otorhinolaryngology (Ear, Nose, Throat)
- Paediatric Surgery
- Radiology
- Radiotherapy
- Thoracic Surgery
- Urology
- Vascular Surgery

### SPECIALTY - HIGH RISK

- Bariatric Surgery
- Cosmetic and Aesthetic Surgery: Elective Alteration of Patient's External Appearance
- Gynaecology
- Neurosurgery
- Obstetrics and Gynaecology: Care of Patient and Management of Pregnancy Beyond 24 Weeks Gestation
- Orthopaedic and Trauma Surgery
- Plastic and Reconstructive Surgery
- Spinal Surgery: Treatment and Management of Spinal Trauma, Degenerative Diseases / Conditions, Deformities, Infections and Tumours, including but not limited to, Stabilization with Instrumented Fusion for Degenerative and Neoplastic Conditions

## SUBMISSION & METHODS OF PAYMENT

The completed Proposal Form can be submitted via Post / Fax / Email as shown below:

### JARDINE LLOYD THOMPSON SDN BHD

42-01, Level 42, Q Sentral, 2A Jalan Stesen Sentral 2, 50470 Kuala Lumpur  
T : +60 3 2723 3388 F : +60 3 2723 3399 E : mpi@jltasia.com

### METHODS OF PAYMENT

1. By Cheque to **JLT SDN BHD** Cheque No.
2. By Bank Transfer To  
HSBC AMANAH MALAYSIA BERHAD  
Account Name : Jardine Lloyd Thompson Sdn Bhd  
Account No. : 001-503556-022  
Please attach a copy of your Bank Transfer Slip for confirmation of payment.
3. By JomPay  
Biller Code : 4143  
Reference 1 : Your Full Name  
Reference 2 : Your NRIC  
Please attach a copy of the Transaction Slip for confirmation of payment.

Please note that cover is subject to the terms and conditions of the policy. The process for cover may take 3 - 10 business days.

# DECLARATION

## A. AUTHORITY TO INSURERS AND OTHER PARTIES

Authorisation: I/We hereby authorise Insurers and/or Adjusters and/or Lawyers to disclose from time-to-time such information arising from any claim under the insurance cover for the sole purpose of the management of Scheme and its Risk Management objectives. These include negotiating, maintaining or renewing insurances, and handling insurance claims. At times, the provision of services of JLT as Brokers may necessitate the transfer of personal data and/or the disclosure of the same to companies within the JLT Group, Insurers, partners, agents, affiliates and professional advisers.

## B. PERSONAL DATA PROTECTION ACT 2010

Insurer is committed and has put in place a Privacy Policy to safeguard the security and confidentiality of your personal information with us. In using our services and website, you acknowledge and agree to be bound by the terms of our Privacy Policy.

## C. PERSONAL INFORMATION

During the normal course of business as described in a. above, we may use your or your employees' (collectively stated as "your") personal information for the following purposes: (a) to process your application; (b) to administer and process insurance policies, insurance claims and medical claims, security and underwriting checks; (c) to process payment instructions; (d) to verify your eligibility for insurance, financial or wealth management products and services; (e) to evaluate your financial needs; (f) to design and provide you with insurance, financial and related services and products; (g) to conduct identity and/or credit checks and/or debt collection; (h) to communicate with you; (i) to provide you with promotional materials relating to insurance or financial services or related wealth management products arranged by JLT, and those of other entities whose ultimate parent company is JLT Group Plc ("companies within the JLT Group") or partnering insurance companies or financial institutions; (j) to perform a policy review or needs analysis; (k) to conduct research and statistical analysis; (l) to comply with the laws of any applicable jurisdiction or to meet disclosure requirements imposed by law or regulatory authorities; (m) to match any information/ data held which relates to you

from time to time for any of the purposes listed herein; (n) to carry out other services in connection with the operation of JLT's business; and (o) for other purposes directly relating to any of the above. Under the Personal Data Protection Act 2010, you may have right of access to the information we hold about you, or to have inaccurate information corrected.

## D. DECLARATION

1. My medical license or my privileges at any hospital or institution have never been revoked, suspended, restricted, or placed on probation;
2. I have never been investigated by any licensing board, narcotics board, or other governmental or regulatory agency nor any fee or professional relations complaints have ever been filed against me with medical associations, hospitals or licensing authorities;
3. I have not been indicted for, charged with, or convicted of, any act committed in violation of any law or ordinance other than traffic offenses;
4. No allegation or claim has ever been made against me regarding sexual harassment, sexual intimacy, exploitation or sexual assault in the conduct of my practice or otherwise;
5. I have never intentionally altered or falsified patient records or knowingly made any change, correction, or addition without properly noting it as such;
6. I have never been diagnosed or treated for alcoholism, drug addiction, any chemical dependency, or a mental or chronic physical illness;
7. With respect to my professional indemnity coverage, no insurance company or mutual has ever canceled, refused to renew or restricted my coverage.

I am unable to make the above declaration for my professional history due to the reason(s) below:

I hereby declare and warrant that after enquiry, all the statements and particulars contained in this Form are true, and no information whatsoever has been withheld which might increase the risk of the Insurers or influence the acceptance of this proposal. Should the above particulars alter in any way, I will inform the Insurers as soon as it is practicable. I understand that failure to disclose any material fact which would be likely to influence the acceptance and assessment of the proposal may result in the Insurers refusing to provide indemnity or will invalidate the policy in every respect.

I agree and accept that this declaration shall be the basis of contract between myself and the Insurers upon the acceptance by me of the quotation afforded by the Insurers.

Date

Signature

Official Stamp

Name