



PROFESSIONAL INDEMNITY INSURANCE PRODUCT INFORMATION

MARSH INSURANCE BROKERS (MALAYSIA) SDN BHD
(Company No. 198201008640 (88363-U))

Insured by:



Brought to you by:



The MEDEFEND Indemnity Insurance scheme is managed and developed by Marsh Insurance Brokers (Malaysia) Sdn Bhd (“Marsh JLT Specialty”) to meet the long term and changing needs of doctors in Malaysia. Marsh is the world’s leading insurance broker and risk adviser. With over 35,000 colleagues operating in more than 130 countries, Marsh serves commercial and individual clients with data driven risk solutions and advisory services.

MEDEFEND is insured by Pacific & Orient Insurance Co. Berhad (“P&O”), and officially endorsed by the Malaysian Medical Association (MMA), the largest association for doctors in Malaysia.

The Medical (Amendment) Act 2012 and Medical Regulations 2017 stipulated that all doctors must have Indemnity insurance before they can renew their Annual Practising Certificates (APC) effective 1 January 2021. MEDEFEND is tailored to meet these compulsory requirements. MEDEFEND is also the premier medical indemnity scheme constantly appraised of the changing medicolegal trends around the region to ensure doctors are protected when faced with medical negligence claims.

HIGHLIGHTS OF MEDEFEND COVER

FEATURES AND ADVANTAGES	
Loss and Defence Expenses	The policy’s primary objective is to pay for any loss or damages (including aggravated damages) and defence costs both from potential or actual claims for medical negligence.
Full Retroactive Cover	Provides full cover for all Medical Professional service rendered in the past except if covered under an “Occurrence basis” policy.
Indemnity Claims	The policy protects you against indemnity claims pursuant to a contract or otherwise related to a Medical Professional Incident, including Notices of Contribution and Indemnity (NCI).
Free run-off for Retired, Disabled and the Estate of Deceased Doctors	The policy provides protection into your retirement with no additional premium. You and/or your estate are assured cover in the event of any permanent disability and/or demise.
Investigation Claims	The policy covers your legal costs for investigation in relation to medical council inquiries, coroners inquests etc.
Medical Data Protection Claim Extension	An extension to defend and cover you for any claims arising from the loss/ damage to medical data and records or a Medical Data Protection breach i.e. the Personal Data Protection Act (Limit up to RM250,000).
Public Relations and Counselling Costs	An extension for Public Relations and Counselling Costs to help minimise actual or potential harm to you and your reputation especially arising from social media backlash (Limit up to RM50,000).
Good Samaritan Act/ Training	Provides Worldwide cover for performing emergency medical treatment and training excluding Iran and any sanctioned countries.
Clinical Trials	Protects you when giving healthcare treatment in the course of a clinical trial. The cover does not extend to actual trial risk and you are advised to arrange for specific clinical trial insurance.

How to apply?

You can submit application online at <https://online.medefend.com.my/onlineportal> or alternatively contact:

Marsh Insurance Brokers (Malaysia) Sdn Bhd [198201008640 (88363-U)]

Level 42-01 (West Wing), Q Sentral, 2A, Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur

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Important Note: The coverage features detailed in this document are only high-level summaries and policy coverage will always be subject to the full policy terms and condition as detailed in the Certificate of Insurance. Policy coverage will also depend on the specific fact of any claims or incident.

For additional information on policy coverage, please do not hesitate to contact us for advice and assistance. Feel free to send us an email to the dedicated MEDEFEND email address above or visit our website <https://medefend.com.my> for more information.