



Doctors awaiting practising certs still covered by insurance, says MMA

January 6, 2026

FMT Reporters

The association says it has been assured of this by its professional indemnity partners, the Medical Protection Society and Medefend.



MMA said it received written assurance from the Medical Protection Society and Medefend that doctors certified for indemnity from Jan 1, 2026 and who submitted complete APC applications by Dec 31, 2025 will remain fully indemnified during the interim period. (Reuters pic)

KUALA LUMPUR: Doctors awaiting their annual practising certificates (APCs) remain covered by professional indemnity insurance while their applications are being processed, the Malaysian Medical Association (MMA) said today amid warnings by legal experts that practising without a valid APC is an offence.

MMA said it received written assurance from its professional indemnity partners, the Medical Protection Society (MPS) and Medefend, that

doctors certified for indemnity from Jan 1, 2026 and who submitted complete APC applications by Dec 31, 2025 would remain fully indemnified during the interim period.

“This commitment from MPS and Medefend provides vital assurance for our members and the broader medical fraternity, ensuring the continuity of indemnity arrangements while awaiting official APC issuance,” it said in a statement.

The Malaysian Medical Council (MMC) previously said doctors who had submitted complete APC applications, fulfilled all statutory requirements and made payment on or before Dec 31 could continue practising without any penalties, provided they are not subject to any restrictions under the Medical Act 1971.

Critics had cautioned that practising without a valid APC is an offence under the Act, even if applications are pending.

Manmohan Singh Dhillon, a lawyer specialising in medical malpractice cases, said MMC had no legal authority to grant immunity to doctors in this situation, as the Medical Act contains no such provision, and pointed out that insurance companies can also easily repudiate claims in this situation.

A doctor who requested anonymity said working for a month without APCs was risky despite their insurance coverage, and that it would be “disastrous” if insurance companies repudiated a claim.