Marsh | MEDEFEND

Defending Doctors Everyday

MEDEFEND Medical Indemnity is a coverage specifically to protect medical practitioners against actual or alleged claims arising from their medical professional services. The cover is provided on a claims-made basis.

MEDEFEND is endorsed by the Malaysian Medical Association (MMA).

Doctors are sued for medical negligence more often than you think

Even with the best experience and training, adverse incidents can happen. Protect your practice with MEDEFEND Indemnity – the coverage is tailor made to meet the changing trends of the medico legal landscape.

247

Number of reported medico-legal complaints and litigation cases in 2021 (i)

45

Average number of months for a medical malpractice suit from incident date to trial date (ii)

RM 30 Mil

Total recorded compensation and settlement payout in 2021 (i)

i. Ministry of Health Malaysia Annual Report 2022
ii. Jury Verdict Research, 2001

KEY COVERAGES*

- **Defence Cost in Addition of Limit**
- **Cover for Aggravated Damages and Notice of Contribution and Indemnity (NCI)**
- **Full Retroactive Cover (from the start of your practice)**
- **Free Run Off Cover for Retired, Disabled and the Estate of Deceased Doctors**
- **Risk Management resources which include webinars, seminars and Risk Bulletins**
- **Covers Public Relations and Counselling Costs**
- **Legal representation costs in the event of disciplinary enquiry (MOH/ MMC)**
- **Worldwide cover for Good Samaritan acts, volunteer and training**

*Policy terms and conditions apply

Contacts

Marsh Insurance Brokers (M) Sdn Bhd
Level 8, Corporate Tower 8, Pavilion Damansara Height
No 3, Jalan Damanlela 50490 Kuala Lumpur
+603 2723 3226/ 3216 ***Medefend.my@marsh.com***

Apply online at medefend.com.my

Insurer **Takaful Operator**

About MMA

The Malaysian Medical Association (MMA) is the main representative body for all registered medical practitioners in Malaysia. The MMA is for ALL doctors – young or not-so-young, private and public, Specialist and General Practitioners, Medical Officers and House Officers, as well as Medical students.

About Marsh

Marsh is the world's leading insurance broker and risk advisor. With over 45,000 colleagues operating in 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue over $20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: Marsh, Guy Carpenter, Mercer and Oliver Wyman. For more information, visit mmc.com, follow us on LinkedIn and Twitter or subscribe to BRINK.

Disclaimer: Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer and Oliver Wyman. This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Marsh shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, tax, accounting or legal advice, for which you should consult your own professional advisors. Any modeling, analytics, or projections are subject to inherent uncertainty, and the Marsh Analysis could be materially affected if any underlying assumptions, conditions, information, or factors are inaccurate or incomplete or should change. Marsh makes no representation or warranty concerning the application of policy wording or the financial condition or solvency of insurers or re-insurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage. Marsh's service obligations to you are solely contractual in nature. You acknowledge that, in performing services, Marsh and its affiliates are not acting as a fiduciary for you, except to the extent required by applicable law, and do not have a fiduciary or other enhanced duty to you.

Copyright © 2023 Marsh LLC. All rights reserved. www.marsh.com

FAQs

1. Want to know your premium?

Go to medefend.com.my
Click **"Get Quote"**

2. What is the difference between MEDEFEND and MEDEFEND Takaful?

P&O is the Insurer for MEDEFEND conventional and Etiqa is the Takaful Operator for MEDEFEND Takaful which is Shariah compliant. The rates and coverage are similar and managed by Marsh Brokers.

3. What is the sufficient Limit to purchase?

Our recommendation would be:

- General Practitioners (GP) and Low Risk: between RM1 million to RM3 million
- Medium Risk: between RM3 million to RM5 million
- High Risk: Between RM5 million to RM30 million

It also depends on the size of the practice and the doctor's risk profile. Kindly contact us to discuss if you are unsure.

4. Will MEDEFEND deduct the Defence Cost from the Limit that I purchase?

No. The Limit of Indemnity you purchase is solely to cover for any claims settlement/compensation. Insurers will not deduct the Defence cost from your Limit. They will pay the Defence Cost in Addition to the Limit you purchase.