



INDIAN MEDICAL ASSOCIATION

HOSPITAL BOARD OF INDIA

UP STATE BRANCH SESSION (2020-2021)



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To The Members
HBI - Indian Medical Association, Uttar Pradesh

Doctors Professional Indemnity has become a necessity for the medical profession and more so for our speciality. Hence the HBI -IMA, UP has formed a committee to get an exclusive indemnity policy for its members. The committee has done due negotiations with many companies to get the maximum inclusion with the least premium.

HBI - IMA, UP has done tie-up with CoverYou & we authorize them to provide carefully drafted Doctors Professional Indemnity with specially designed benefits & 75% savings on premium through ICICI Lombard General Insurance Co. Ltd. CoverYou is currently working with 23+ medical associations in India for providing customized insurance solutions.

We welcome all HBI - IMA, UP members to utilize this opportunity and register themselves under the umbrella of HBI -IMA, UP Professional Indemnity Scheme. Members with existing indemnity policy can also register under this indemnity scheme, their existing retroactive date will be transferred to new policy by providing a copy of existing running policy.

HIGHLIGHTS OF THE POLICY

- 1. Source of Notices:** All source of notices received by member regarding medical negligence is covered under the policy including lawyer notice, district court, state commission, national commission, medical council notices, police FIR, minority commission etc.
- 2. Defense Cost:** We have created medico legal lawyer panel to fight medico legal cases on the behalf of members & legal cost to be borne by the insurance co. to defend the case in the court. Members can choose their own preference of lawyer also, his/her fees will be paid as per their professional fee chart.
- 3. Cashless Compensation:** Compensation will be paid by the Insurance Co. directly if doctor loses the case in the court. Multiple claim amount shall be paid up to the sum assured within the policy period. Even if there is a single claim, the maximum compensation up to sum assured will be paid.
- 4. Out of court settlement:** Provision of out of court settlement if case becomes indefensible limiting upto sum assured.
- 5. HBI IMA, UP Legal Cell:** We have created a Senior doctor panel from IMA - UP for 2nd Level opinion. The same which will be given to member after lawyer consultation.
- 6. Breach of confidentiality:** Cases arising due to breach of confidential information of patient to be included under policy.
- 7. Loss of documents:** Cases arising out of any loss of critical documents to be covered under the policy.



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8. Dishonesty From Profession: Policy covers allegation from patient for dishonesty from profession.
9. Run off Cover: Run off cover is available as add on to IMA UP members in which the member can be covered upto 7 years after he/she stops practice.
10. Coverage for Staff: Policy Covers all qualified & unqualified staff, ward boy, nurses, technician
11. This policy would also cover payment of defense cost for criminal cases arising out of medical mishaps once doctor is acquitted/ exonerated from the case.

Premium Chart for Individual Doctors (Inc GST)

Sum Assured	General Physician, Radiologist, Pathologists & Consultants	Surgeons	Anesthesiologist	Plastic & Cosmetic Surgeons
50 Lacs	Rs. 2,124	Rs. 3,245	Rs. 4,897	Rs. 5,900
70 Lacs	Rs. 2,974	Rs. 4,543	Rs. 6,856	Rs. 8,260
1 Cr.	Rs. 4,248	Rs. 6,490	Rs. 9,794	Rs. 11,800
2 Cr.	Rs. 8,496	Rs. 12,980	Rs. 19,588	Rs. 20,006

Premium Chart for Medical Establishments (Inc GST)

Beds	20 lacs	40 lacs	60 lacs	80 lacs	1 Cr
1-10 beds	Rs. 3,252	Rs. 5,483	Rs. 7713	Rs. 10655	Rs. 12,390
11-15 beds	Rs. 7,310	Rs. 9,045	Rs. 10799	Rs. 12514	Rs. 14,249
16-20 beds	Rs. 9,169	Rs. 10,903	Rs. 12638	Rs. 14372	Rs. 16,107
21-30 beds	Rs. 11,027	Rs. 12,762	Rs. 14496	Rs. 16231	Rs. 17,966
31-40 beds	Rs. 12,886	Rs. 14,620	Rs. 16355	Rs. 18089	Rs. 19,824

NOTE - CoverYou also has a package insurance for medical establishment which covers all insurance required like fire & special peril policy, public liability insurance, money insurance, employee fidelity etc.

Please contact CoverYou for any query
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