DOCTOR SHIELD

Your Shield Against
The Unexpected

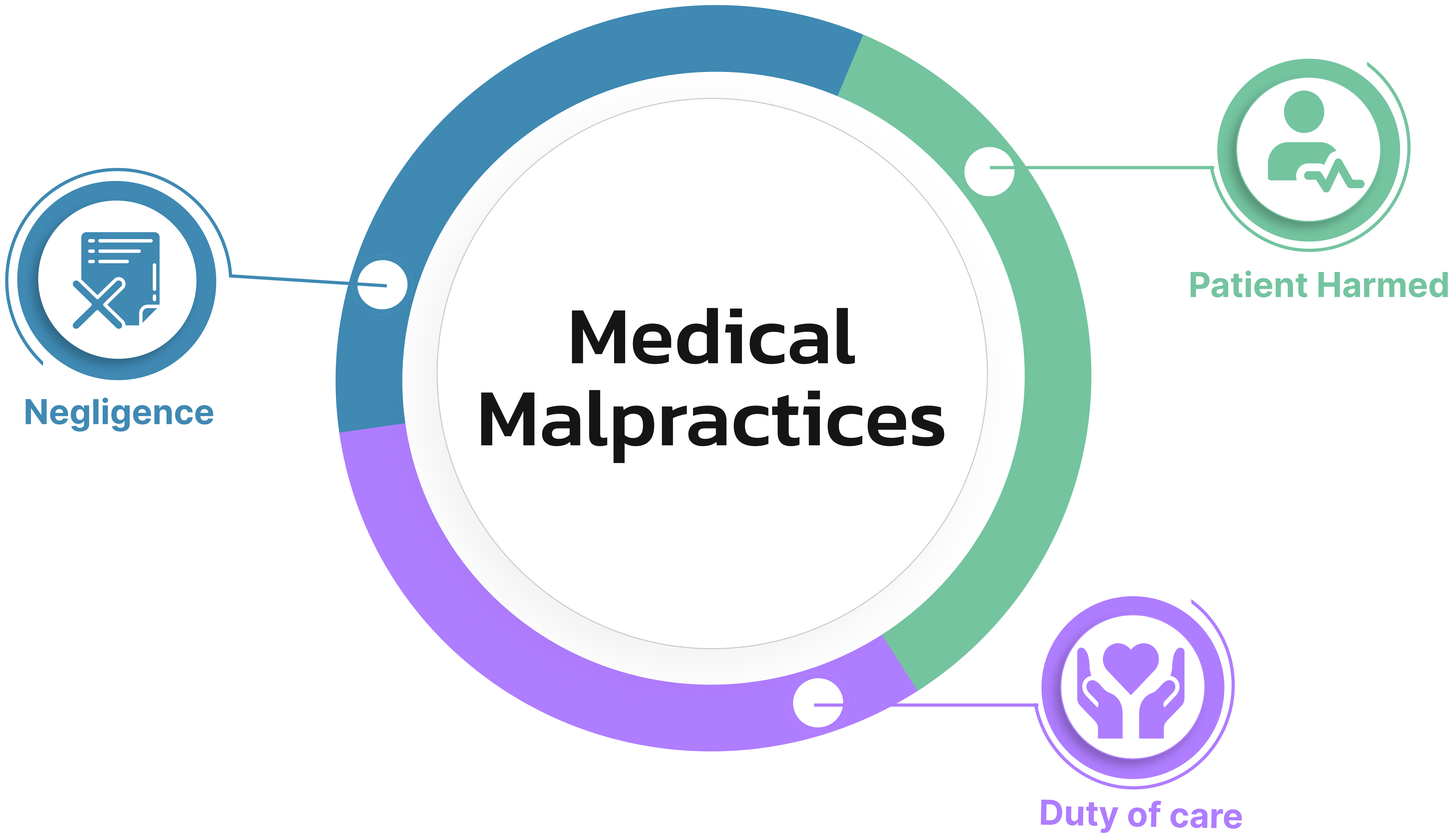
2026

# MEDICAL INDEMNITY INSURANCE

World's First Complete Online Professional Indemnity
Insurance Platform.

Underwritten by
CHUBB®

# What constitutes medical malpractices?



# How do you choose right insurance?

### Lawyer of your own choice

Choose a trusted lawyer or our expert medicolegal panel with DoctorShield.

### Unlimited Run-Off

DoctorShield offers free Unlimited Run-Off after 5 years or purchasable earlier.

### Unlimited retroactive date

Unlimited Retroactive Date covers past incidents from your practice start date.

# 8 Important Features

Lawyer Choice

Unlimited Run Off

Unlimited Retroactive Date

Loss Mitigation

Aggravated Damages

Auto Reinstatement

Defence Cost (Limit in Addition) Extension

Coverage for Notices of Contribution and Indemnity (NCI)

# Lawyer of your own choice

## Choose your own lawyer

Always evaluate the panel of lawyers offered by your insurer to determine whether they have the appropriate background and expertise to defend your case effectively.

With the **DoctorShield** policy, we provide you with a carefully selected panel of lawyers who are experts in the medicolegal field.

However, if you prefer to work with your **own lawyer**, we are the only company that allows you to do so, as long as they have a credible record and experience in medico-legal cases. We believe that the best lawyers are those with whom our clients feel most comfortable.

# Unlimited run-off

When you retire as a medical professional, you will no longer be paying your premiums. But what happens if a claim arises from the time you were practicing?

By choosing a policy with an **Unlimited Run-Off**, you ensure that even after you stop paying premiums and retire, you remain covered for the entire period you practiced, as specified by your unlimited retroactive date.

The **DoctorShield** policy includes complimentary Unlimited Run-Off coverage for those who have been insured with us for five consecutive years. If you have been insured for less than five years, you also have the option to purchase Unlimited Run-Off coverage to ensure continued protection.

# Unlimited retroactive date

A retroactive date refers to the starting point from which your insurance coverage becomes effective. Essentially, it defines how far back in time your policy will protect you against claims for incidents that occurred before the policy's purchase date.

Imagine you purchase your medical indemnity insurance today, but you've been practicing for the last 15 years. During those years, you may have unknowingly been exposed to risks or events that could potentially lead to claims against you in the future.

This is where the **Unlimited Retroactive Date** becomes crucial. If your policy includes this feature, it means your coverage will extend to protect you from the day you first began practicing, regardless of when you actually purchased the policy. With **DoctorShield**, you can ensure that you have this valuable coverage in place, providing you with peace of mind throughout your career.

# DoctorShield Covers Loss Mitigation

## We don't wait for legal suits to start protecting you.

**Loss mitigation** refers to proactive steps taken to minimize or prevent potential losses before they escalate into larger claims. In traditional insurance scenarios, companies usually get involved only after a formal lawsuit has been filed against the insured, often when it's too late to prevent significant damage. This reactive approach can lead to lengthy legal battles, increased costs, and unnecessary stress for medical professionals.

At **DoctorShield**, we take a different approach. Rather than waiting for a lawsuit, we intervene at the first sign of a potential issue by providing immediate access to legal counsel. By acting early, we can address problems before they spiral into formal claims, allowing for quicker resolutions and more efficient handling of disputes. With DoctorShield, you benefit from loss mitigation, ensuring that problems are tackled head-on, reducing both the financial and emotional toll on your practice.

# Aggravated Damages

**Aggravated damages** are additional compensation that a court may order a medical professional to pay in addition to the original claim. In the context of medical negligence, aggravated damages go beyond compensating for the direct harm caused. They are intended to address the additional mental distress, humiliation, or exacerbation of the injury suffered by the patient due to the negligent act. In essence, they recognize the emotional toll, and any worsening of the situation caused by the negligence.

When purchasing medical indemnity insurance, it is important to ensure that your policy includes coverage for aggravated damages. Standard indemnity coverage typically addresses claims related to physical harm, but aggravated damages can add significant financial exposure, particularly in cases where the patient's emotional or psychological well-being has been impacted. With **DoctorShield**, you can rest assured that your policy provides comprehensive protection, including coverage for aggravated damages, helping you safeguard your practice against unexpected financial liabilities.

# Auto Reinstatement

**Automatic reinstatement** is an essential feature of your insurance policy that provides added security when your coverage limit is exhausted due to claims. When the existing coverage limit is reached, the policy is automatically reinstated, restoring the full coverage amount without any action required on your part. This means that you don't have to worry about running out of coverage, as you will have access to additional funds for subsequent claims.

With the **DoctorShield** policy, automatic reinstatement comes included at no extra cost. This ensures that you remain protected even after a claim has been made, allowing you to continue practicing with peace of mind. Whether you face multiple claims or one significant claim that uses up your coverage, you can rest assured that you will have the financial protection you need to handle any future issues. This feature not only enhances your coverage but also simplifies the process, allowing you to focus on providing quality care without the stress of potential coverage gaps.

# Defence Cost (Limit in Addition) Extension

At **DoctorShield**, we understand that legal defense costs can form a significant portion of your insured sum. That's why our policies include the **Defence Cost (Limit in Addition) Extension**, offering you an extra layer of protection.

If your policy's aggregate Limit of Liability is exhausted due to the payment of claims, DoctorShield ensures that your Defence Costs and Legal Representation Expenses for any Claim or Inquiry are covered in addition to the limit of your policies. This also means your legal expenses won't reduce the amount available for claims.

Under this extension, DoctorShield, provides peace of mind that your protection extends to both legal fees and claims adequately.

# Coverages for Notices of Contribution and Indemnity (NCI)

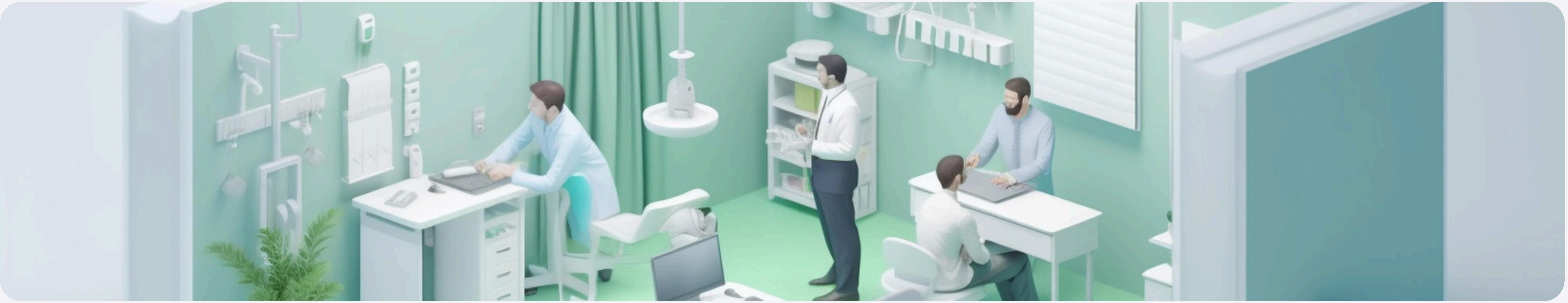
In the medical field, claims often involve multiple parties, such as hospitals or other medical professionals. If you receive a **Notice of Contribution or Indemnity (NCI)**, it means another party is seeking to hold you partially or fully liable for a claim. This scenario arises when a patient files a demand for compensation against a number of parties together, and the other parties would want to identify clarify the responsibilities of each parties named.

With **DoctorShield's** medical indemnity insurance, NCI coverage ensures that you are protected in these situations. Your policy will help cover both legal defense costs and any financial obligations related to such notices, safeguarding your financial stability. This protection is designed to allow you to focus on your practice without the burden of shared liability claims weighing you down.

Trust DoctorShield to have you covered when it comes to complex claims involving multiple parties.

# CLINIC INDEMNITY

## If you are a clinic owner, this is for you



### Importance of Clinic Indemnity Insurance

Clinic Indemnity Insurance protects clinics against medical negligence claims. Clinics are deemed to be separate legal entities, and the individual indemnity insurance of the doctors will not cover the expenses to defend the clinic. This coverage becomes invaluable when legal action involves the clinic, providing financial support for legal expenses and potential compensation.

Ensure your clinic is fully protected by getting your Clinic Indemnity Insurance today. Save up to 40% when purchased as a bundle along with your Individual Indemnity Insurance.

# Choose Insurance Limits Wisely

When choosing your insurance limits, it's essential to think ahead. Many doctors often ask: What's the right amount of coverage to insure? A recent example from Siow Ching Yee v Columbia Asia Sdn Bhd offers an important lesson.

It's typical that it may take three to five years after a claim is made on a current policy, that judgment for damages is given in the courts.

The big question is: "Is your policy limit at the point of receiving the first claims notification adequate to cover that verdict that may come 5 years later?"

## This is something every doctor should carefully consider :

Average litigation for medical negligence claims can take 3-5 years to resolve. This means that even if your policy limits seem adequate today, they may not be enough by the time a case is settled.

To protect yourself, it's crucial to select a coverage limit that aligns with the risks within your field and factors in the potential rise in costs over time. Ensure that your coverage is sufficient to safeguard your financial future, even years down the line.


# CUSTOMIZE YOUR PREMIUM

Exclusive for DoctorShield, you can purchase your Medical Indemnity Insurance completely online.

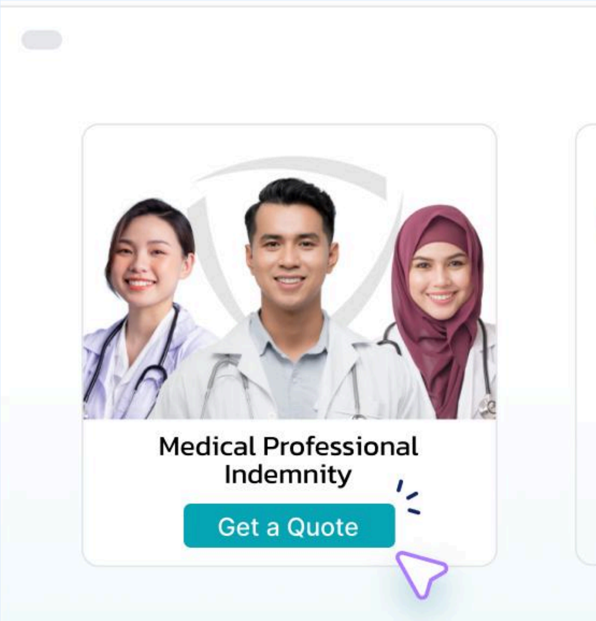
On our online platform you can customize your premium by choosing in a detailed format of your specialization. You have the option to add clinic indemnity.

We believe that giving you the options for customization on your own premiums gives you more control and assurance on your Medical Indemnity Insurance.

# How Do You Choose Right Insurance?

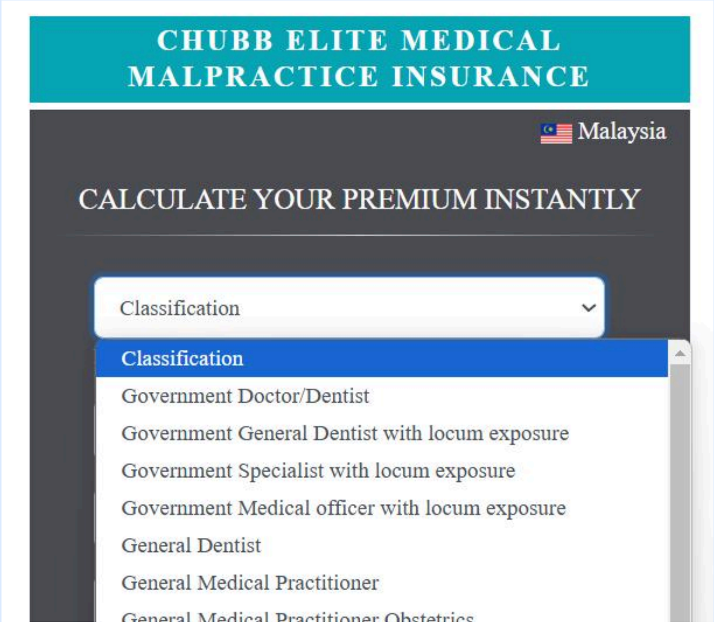
## The **DoctorShield** Online Portal Lets You Buy Your Insurance Completely Online, & In Less Than 10 Minutes.

### Step 1



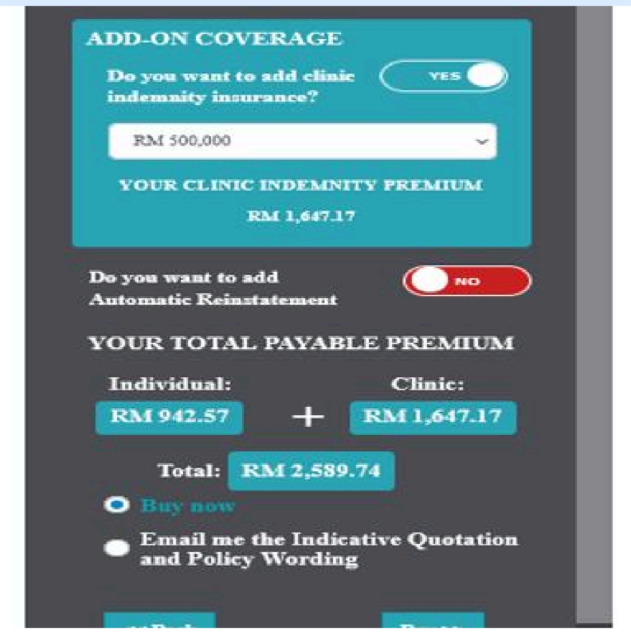

Click on “Get a Quote”

### Step 2



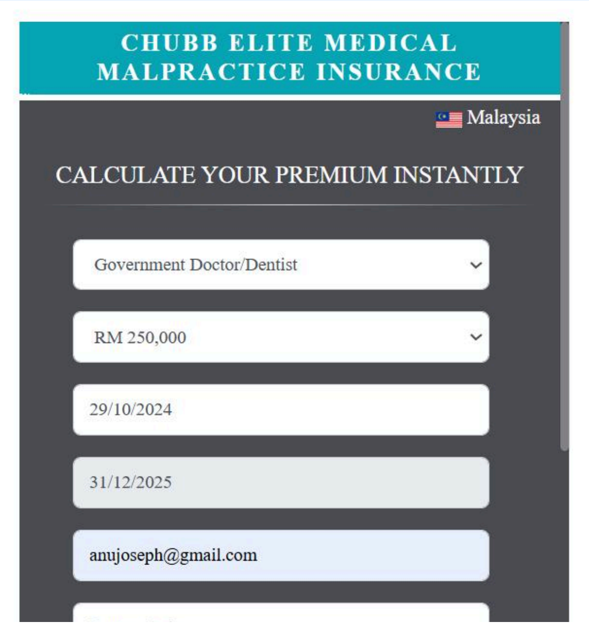

Choose the right classification and fill in information to calculate premium

### Step 3




Insured can selected add on coverage (If applicable) – Clinic Indemnity

### Step 4




Insured fills in personal/ clinic information

# How Do You Choose Right Insurance?

## The **DoctorShield** Online Portal Lets You Buy Your Insurance Completely Online, & In Less Than 10 Minutes.

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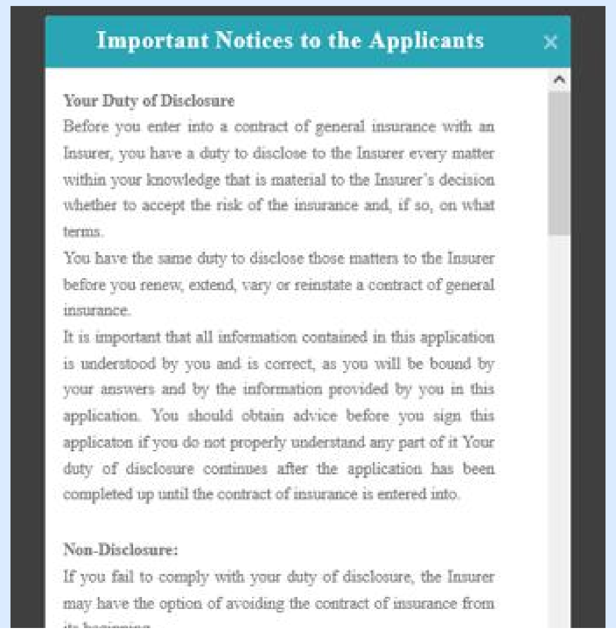
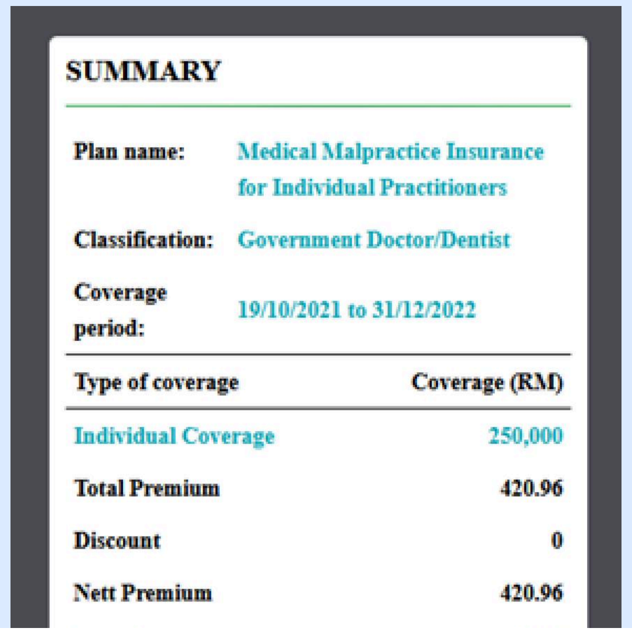


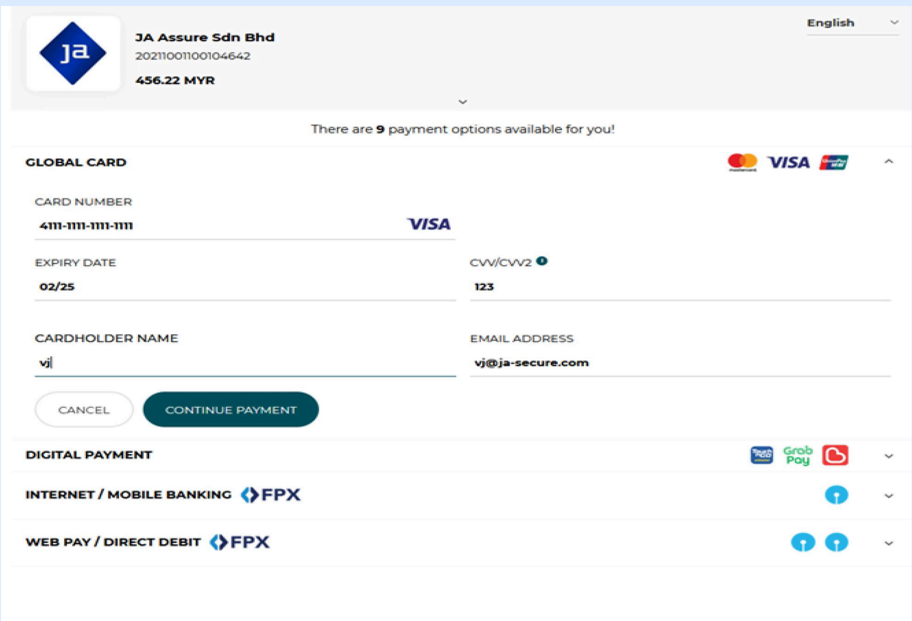

Insured accepts declaration

### Step 6



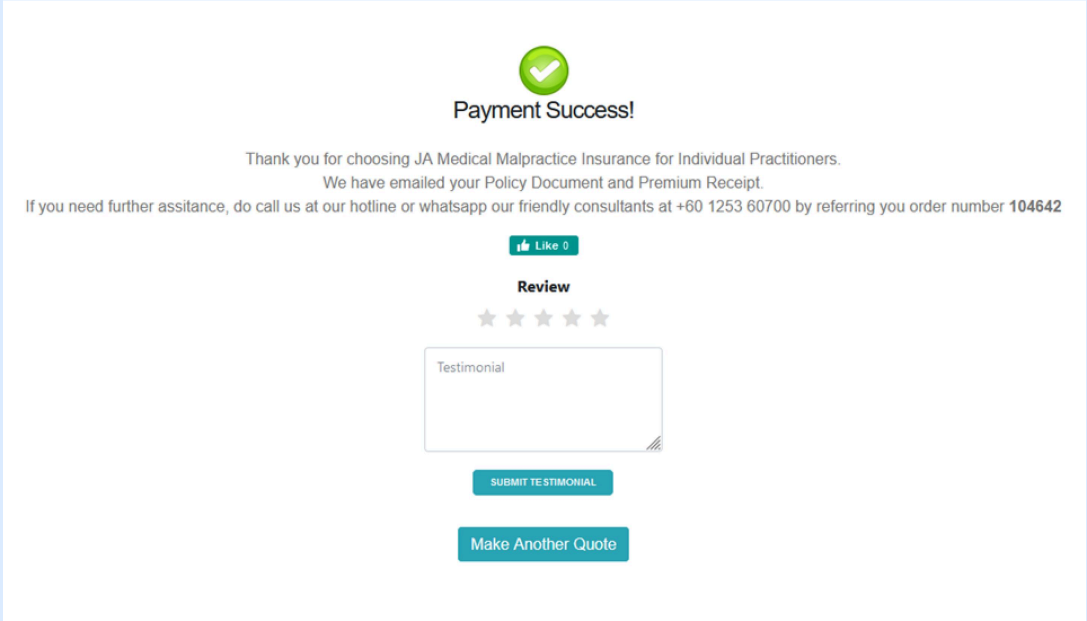

Proceed to payment

### Step 7




Pay premium

### Step 8




Once completed, policy document and premium receipt will be emailed to Insured.

# DoctorShield’s Clinic Property Insurance

## Importance of Clinic Property Insurance

Running a clinic involves not just providing exceptional patient care but also managing numerous risks that could disrupt your operations. From natural disasters to theft, various unforeseen events can significantly impact the day-to-day functioning of your clinic. This is where Clinic Property Insurance becomes invaluable, offering a safety net to protect your clinic’s physical and financial well-being.

Insurance coverage options

Fire

Fire & Perils

**Building Coverage**

**Contents Protection**

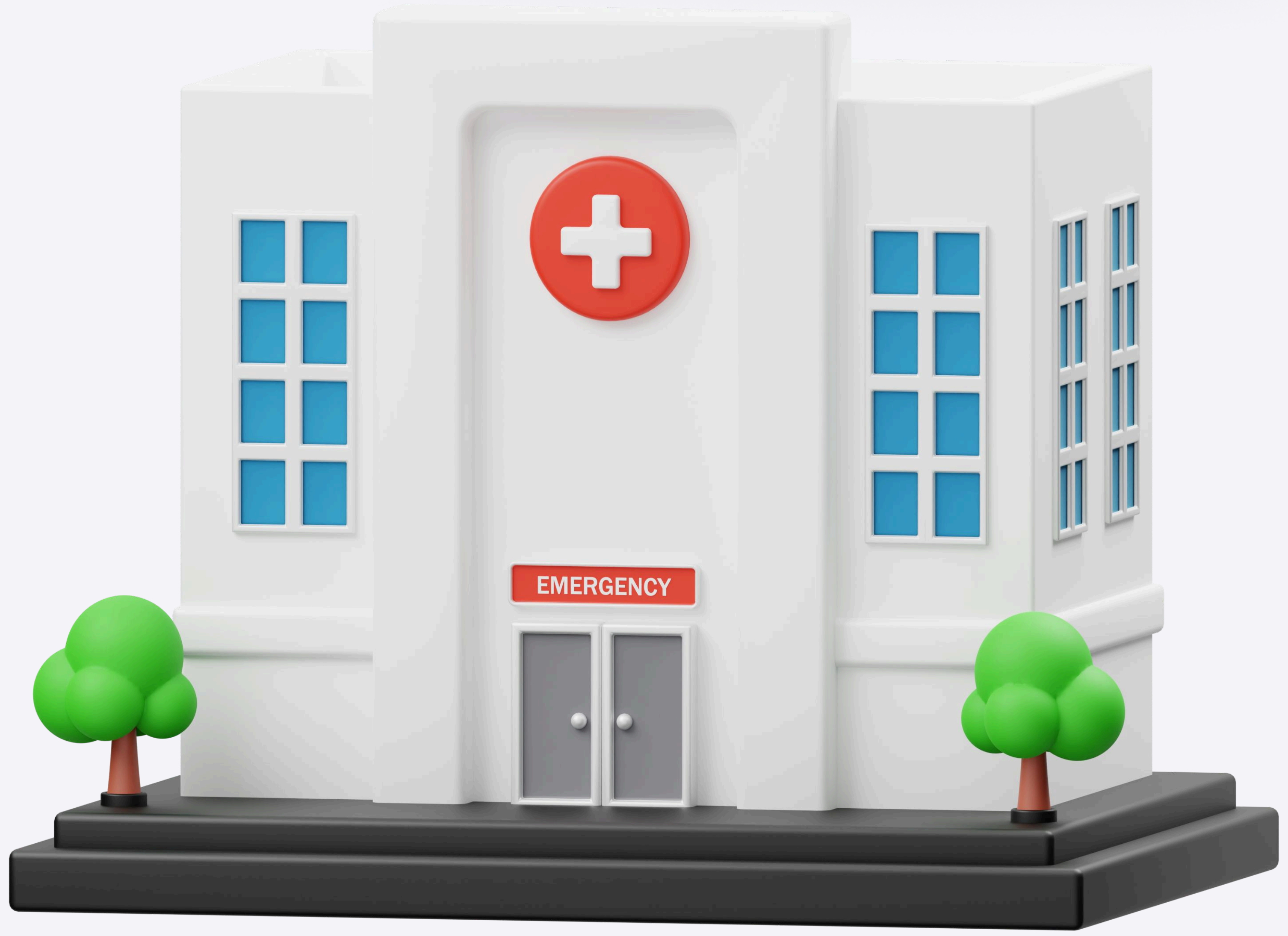
**Business Continuity**

**Liability Shield**

**Equipment Breakdown**

**Customizable Policies**

**Get your quote today!**



# DoctorShield Chubb policies are unique

| Coverage/ Extension | DOCTOR SHIELD | Standard Chubb policies |
|---|---|---|
| Automatic Reinstatement | Coverage included with no additional cost | Optional with additional premium to be charged |
| Aggravated Damages Extension | Coverage included with no additional cost | Optional with additional premium to be charged |
| Complimentary PA Cover | Exclusive coverage to Ja Assure | Not offered |
| Loss Mitigation Extension | Exclusive coverage to Ja Assure | Not offered |
| Sole Trader Extension | Exclusive coverage to Ja Assure | Not offered |
| Defence Costs (Limit In Addition) Extension | Coverage included with no additional cost | Optional with additional premium to be charged |

*Disclaimer: The information provided is accurate at the time of publication. Kindly verify with the insurer.*

# Thanks.

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