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To

The Members

The Federation of Obstetric and Gynaecological Societies of India (FOGSI)

**FOGSI** has done tie up with **CoverYou &** authorize them to provide carefully drafted Doctors Professional Indemnity with specially designed benefits & approx. 70% - 80% less premium through ICICI Lombard General Insurance Co. Ltd. We welcome all FOGSI members to utilize this opportunity and register themselves under the umbrella of FOGSI Professional Indemnity Scheme.

Members with existing indemnity policy can also register under this FOGSI Indemnity Scheme, their existing retroactive date will be transferred to new policy by providing a copy of existing running policy.

**HIGHLIGHTS OF INDIVIDUAL INDEMNITY INSURANCE**

- 1. Defence Cost :-** Legal cost to be borne by the insurance co. to defend member case in the court/forum
- 2. Lawyer Panel :-** FOGSI approved Medico legal lawyer panel to represent doctors at the time of claim & member can choose his/her own choice of lawyer also.
- 3. Cashless Compensation :-** Compensation will be paid by the Insurance Co. directly if member loses the case in the court. Multiple claim amount shall be paid upto the sum assured within the policy period.
- 4. Out of court settlement :-** Provision of out of court settlement limiting upto sum assured
- 5. FOGSI Legal Cell :-** Senior doctor panel for 2<sup>nd</sup> level consultancy
- 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.
- 8. Defamation :-** Policy covers defamation cases filed by patients
- 9. Dishonesty :-** Policy covers allegation from patient for dishonesty from profession
- 10. No Membership/Legal Fees :-** Policy will not charge any kind of membership or legal fees.
- 11. COVID 19 Cover :-** Any allegation of negligence from COVID 19 is covered under the policy.

**FEDERATION OF OBSTETRIC AND GYNAECOLOGICAL SOCIETIES OF INDIA**

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**12. Criminal Case:-**

Policy will defend the insured for criminal allegations, until the criminal act is established by the court.

**Premium Chart for Individual Indemnity insurance (Including GST)**

Sum Assured	Premium (Inc. GST)
25 Lacs	Rs. 1,623
50 Lacs	Rs. 3,245
70 Lacs	Rs. 4,543
1 Cr	Rs. 6,490
2 Cr	Rs. 12,980
3 Cr	Rs. 19,470
4 Cr	Rs. 25,960
5 Cr	Rs. 32,450

**HIGHLIGHTS OF MEDICAL ESTABLISHMENT INSURANCE**

- 1) Our medical establishment Indemnity scheme offers coverage for hospitals & nursing homes which will have all 13 benefits mentioned above of individual indemnity insurance scheme.
- 2) It also covers qualified staff, unqualified staff, ward boys, technicians & visiting doctors.

**Premium Chart for Medical establishment Indemnity insurance (Including GST)**

Beds	20 lacs	40 lacs	60 lacs	80 lacs	1 Cr
1-10 beds	3252	5483	7713	10655	12390
11-15 beds	7310	9045	10799	12514	14249
16-20 beds	9169	10903	12638	14372	16107
21-30 beds	11027	12762	14496	16231	17966
31-40 beds	12886	14620	16355	18089	19824

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