

Exclusions

The policy will not pay for claims arising out of contractual liability, Intentional non-compliance of statutory provision, loss of goodwill, slander, fines, penalties, libel, false arrest, defamation, mental injury etc.,

Cheque should be drawn in the name of “ Tamilnadu Orthopaedic Association” and Proposal form along with the Cheque should be sent to TNOA Office, Chennai. The TNOA will send proposal form and TNOA association Cheque to the The New India Assurance Co.Ltd.



Contact Details:-

The New India Assurance Co. Ltd., 721601 Branch Office,
687/3, Sri Sakthivel Towers, Trichy Road, Opp. Alvernia Convent,
Ramanathapuram, Coimbatore – 641 045
Phone: 0422 2320099 | Email:- nia.721601@newindia.co.in
Mobile No: 94884 59234, 97894 94997

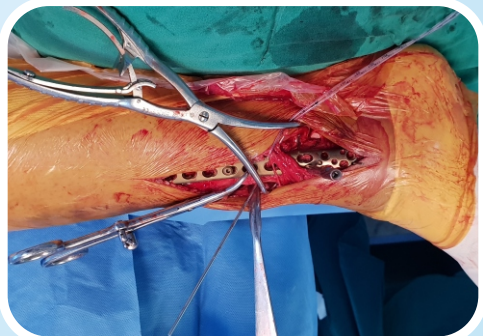
Contact Details:-

Tamil Nadu Orthopaedic Association
Door No: D98, Asta AVM Apartment, AVM Studio Complex,
Arcot Road, Cadapalani, Chennai - 600 026.
OFFICE : 044 45590476, MOBILE : 9500 400 389



தி நியூ இந்தியா அஷ்யூரன்ஸ் கம்பெனி லிமிடெட்
The New India Assurance Company Ltd
India's Premier General Insurance Company

Regd. & Head Office: New India Assurance Bldg.,
87, M.G. Road, Fort, Mumbai – 400 001.



Tamil Nadu Orthopaedic Association

“TNOA PROFESSIONAL INDEMNITY SCHEME”

Professional Indemnity Insurance for Orthopaedic Surgeons

DOCTOR'S INDEMNITY / PROFESSIONAL INDEMNITY

The policy indemnifies any act committed by the insured, who shall be Registered Medical Practitioner, giving rise to any legal liability to Third Parties. The Insured includes policy holder and the qualified assistants or employees named in the proposal.

The Act has to be committed during the period of insurance commencing from the retroactive date (first day and time on which insurance has commenced and continued thereafter without break)

Premium to be charged on Any One Year - AOY				
Details of Insured	Sum Insured In Rs.	Ratio	Normal Premium (Incl GST)	Special Premium for TNOA (Incl GST)
Surgeons	1,00,00,000.00	1:1	23600	7080
		1:2	18880	5664
	2,00,00,000.00	1:1	47200	14159
		1:2	37760	11328
	5,00,00,000.00	1:1	118000	35399
		1:2	94440	28321

Scope of the Policy

The policy covers all sums which the insured professional becomes legally liable to pay as damages to third party in respect of any error and/or omission on his/her part committed whilst rendering professional service.

Legal cost and expenses incurred in defence of the case, with the prior consent of the insurance company, are also payable, subject to the overall limit of indemnity selected.

Only civil liability claims are covered. Any liability arising out of any criminal act or act committed in violation of any law or ordinance is not covered.

Claim Procedure

- Civil Liability claims will arise if there is prima facie evidence of negligence by the insured resulting in injury or death to any third party or resulting in damage to property belonging to a person other than insured.
- In case of any claim Insurance Company has to be informed immediately.
- In case of Legal Notice / Summons is received, it should be sent to Insurance company immediately. The Company has the option of arranging defence of the case.
- Occurrence of the claim should be during the period of insurance or retroactive period.
- The maximum amount payable including defence cost will be the AOA limit selected.
- Any number of such claims made during the policy period will be covered subject to the total indemnity not exceeding the Any One year limit.