



TAGORE MEDICAL COLLEGE & HOSPITAL

Rathinamangalam, Melakkottaiyur Post, Chennai - 600127.

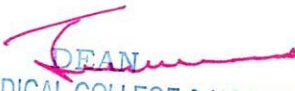
Phone : 044-30101111, Fax : 044-222 5555, Email: tagoremch@gmail.com



(Affiliated to the Tamil Nadu Dr.MGR Medical University & Recognized by the Ministry of Health & Family welfare. Govt. of India New Delhi)

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| INDEMNITY INSURANCE POLICY | Policy No : 16 |
| | Issue No : 02 |
| | No of Page : 1-2 |
| | Date : 07/03/2023 |
| Next revision | 2026 |

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| Objectives | <p>To enable the practicing physicians and surgeons to be financially protected against risks and legal liabilities that arise out of professional incidents</p> <p>To sensitize the interns, postgraduates and young practitioners on the legal issues related to professional risks and the benefits of the indemnity insurance protection.</p> |
| Principle (s) | The policy ensures that the practicing physicians and surgeons are duly financially protected against the legal liabilities due to professional risks |
| Definition | Professional Indemnity insurance is designed to provide legal and financial protection to the medical practitioners from any professional errors leading to claims/allegations from their patients which may be not of their fault or due to negligence, but not including the criminal act, fines and penalties, exemplary damages or a deliberate act of negligence. |
| Procedure with SOP | <p>It is decided by the institution that the surgeons and physicians working in Tagore Medical College and Hospital shall have a “Professional indemnity bond” (Insurance) to a minimum value of Rs. 10.00 lakhs (Ten lakhs) in order to meet any untoward incidence happens during their professional duties. After taking the insurance policy, the necessary proof shall be furnished to the institution.</p> <p>The surgeons and physicians who are already covered under the scheme through Indian Medical Association shall furnish a certificate of having taken the bond already.</p> <p>Awareness programs are to be conducted for the postgraduates and the interns on the legal and financial liabilities and due to professional risks and the benefits of taking professional indemnity insurance during real time clinical practice.</p> |


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| Frequency | 3 Years |
| Related/ Supportive documents | As per the Norms |
| Custodian | IQAC Coordinator |

| Prepared by | Verified by | Approved by |
|--|--|--|
|  Administrative Officer |  IQAC Coordinator |  Dean |

IQAC Co-ordinator
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