



PRODUCT DESCRIPTION FOR FOGSI



Among the range of products CoverYou offers, Professional Indemnity policy, Medical Establishment insurance to FOGSI members at specified approved rates.

PROFESSIONAL INDEMNITY POLICY

Please find below the conditions of the Professional Indemnity policy that CoverYou will be providing –

1. **Source of Notices:** All sources of notices received by the member regarding medical negligence are covered under the policy, including lawyer notices, district court notices, state commission notices, national commission notices, medical council notices, police FIRs, minority commission notices, etc.
2. A lawyer is assigned within 2 hours of receiving the intimidation.
3. Access to a panel of **10,000-plus medico-legal lawyers**
4. **Defence Cost:** We have created a medico-legal lawyer panel to fight medico-legal cases on behalf of members, & legal costs to be borne by the insurance co. to defend the case in court. Members can choose their own preference of lawyer, also, his/her fees will be paid as per their professional fee chart.
5. **Cashless Compensation:** Compensation will be paid by the Insurance Co. directly if the doctor loses the case in court. Multiple claim amounts shall be paid up to the sum assured within the policy period. Even if there is a single claim, the maximum compensation up to the sum assured will be paid.
6. **Out of court settlement:** Provision of out of court settlement if the case becomes indefensible limited to the sum assured.
7. **Freedom to choose your own lawyer:** The lawyer of your own choice must be informed and will be researched and subsequently panelized for the case.
8. **AOI: AOY = 1:1:-** Means the insurer pays the same maximum amount for one claim as for the entire policy year.
9. **Senior Doctor Legal Cell:** We have created a senior doctor panel from The Federation of Obstetric & Gynaecological Societies of India for 2nd level opinion. The same will be given to the member after the lawyer consultation.
10. **Breach of confidentiality:** Cases arising due to breach of confidential information of a patient to be included under the policy.
11. **Loss of documents:** - Cases arising out of any loss of critical documents to be covered under the policy.
12. **Runoff Cover:-** Run off cover is available as add on to The Federation of Obstetric & Gynaecological Societies of India members, in which the member can be covered up to 3years after he/she stops practice.
13. **Medical Establishment:** Medical Establishment policy will cover all individual policy benefit along with coverage of all qualified & unqualified staff, ward boy, nurses, technicians, owners, director & partners.
14. **Dishonesty from the profession:** Policy covers allegation from patient for dishonesty from the profession.
15. **Compulsory Excess:** The policy's compulsory excess is only 0% for individual policies.
16. In case of **porting of policy**, there are immediate benefits of access, and the retroactive date remains the same.
17. This policy would also cover payment of defense cost for **criminal cases** arising out of medical mishaps once the doctor is acquitted/ exonerated from the case.
18. **Zero re-appeal cost** – Incase doctor is not satisfied by the judgment of the lower court than he/she can apply to the higher court with zero cost.
19. We have an **exclusive multi-year policy** with heavier discounting.

PREMIUM CHART FOR OBSTETRIC AND GYNAECOLOGICAL PROFESSION

Sum Assured	Surgeons		
	1 Year	2 Year	3 Year
50 Lacs	₹ 3,245	₹ 6,003	₹ 8,762
1 cr	₹ 6,490	₹ 12,007	₹ 17,523
2 Cr	₹ 9,379	₹ 17,351	₹ 25,323
3 Cr	₹ 13,600	₹ 25,160	₹ 36,720
4 Cr	₹ 16,879	₹ 31,226	₹ 45,573
5 Cr	₹ 18,750	₹ 34,688	₹ 50,625

Note – Medical Establishment insurance is also available with similar benefits.

Medical Establishment Premium Chart

Beds	20 Lakhs	40 Lakhs	60 Lakhs	80 Lakhs	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

*Further any changes in rates/premiums will be prior communicated and approved by FOGSI

* T&C applied

COMPULSORY EXCESS: Compulsory excess in the individual policy is removed in its entirety & for medical establishments it will be as per the Compulsory Excess Chart mentioned below.

LOI	Current Excess
50,00,000	12,500
70,00,000	25,000
1,00,00,000	25,000
2,00,00,000	50,000
3,00,00,000	50,000
5,00,00,000	1,00,000

Cover you Alexa Insurance Broker Private Limited

IRDAI License Number: 825

Address: Plot No. 15, & 16, Udyog Vihar Phase V Rd, Phase V, Udyog Vihar, Sector 19, Gurugram, Haryana 122016

Phone: 1800 202 6900

COMMUNICATION MATRIX

Your Direct Line to Faster Support



SALES & ENROLLMENT SUPPORT

For policy details, onboarding, renewals & association

Mr. Sachin Bakshi

BUSINESS HEAD STRATEGY



9319409996



Available: 24x7



CLAIMS & SERVICE SUPPORT

For claims assistance, policy servicing & post-sales support

Mr. Derick John

CLAIMS & SUPPORT HEAD



78279 42260



Available: 24x7



WHY THIS MATTERS

- ✓ Clear **escalation** paths
- ✓ Faster **response** & **accountability**
- ✓ Dedicated **experts** for every need

Reach out to the **appropriate** support desk
for quick and effective assistance.