

Ref.No.IDCS/2025-26

Sub.: REGARDING ERROR & OMISSIONS INSURANCE COVERAGE

Dear Sir

We feel pleasure in introducing ourselves "Info Doctcare Services (P) Limited" (widely known as Doctcare Services) Company Registered under the Indian Company Act. 1956. The objective to provide the complete professional protection to its members by defending their cases from lower court level to Hon'ble Supreme court level and also arrange to provide Professional Indemnity/Errors & Omissions Insurance coverage through The Oriental Insurance Company Ltd./United India Insurance Company Ltd..

It is Important to note that Doctcare Services is providing insurance cover to its member from insurance company. However, Compensation through the Insurance Company does not shield the Doctor interest as the cases should be contested with a view to maintain the dignity of the profession and establishing such precedents where it is held that Medical Science, it is lack of technical precision of drugs and tools use by the Doctor under a bonafied belief sometimes it is the carelessness of the patient sometimes a pathological error in natural course, etc.

Doctcare Services has a strong Legal Advisory board Consisting of Retired Judges and senior advocates of high Court as well as Hon'ble Supreme Court, in addition to panel of experienced lawyers, as a stable shield not merely to keep a legally updated status but also contest with prompt persuasion at reasonable cost anywhere in India. Doctcare does not guarantee "success" in a case but assures methodical, industrious, truthful and result oriented effort.

Insurance company have their legal representatives too but Doctcare Services has an edge to maintain the dignity of medical profession of which it engages lawyers who have the command of handling medico legal cases and provides recourse of appellate remedy before State commission, National Commission or ever Hon'ble Supreme court. As such even in the worst case of compensation, Doctcare would target the quantum of award by way of reduction in it at any appellate stage.

Doctcare Services feels that such a technically specialized subject as Medical Science cannot be let loose at the hands of novice or those who do not have requisite knowledge of the subject. As such, at the time of contesting of case Doctcare equips its legal battery with the advice of medical experts along with illustrative analysis corresponding to a particular case. For this purpose, Doctcare is having strong and effective Medical Advisory Board consisting of eminent Doctors of various specialties.

It is the privilege of Doctcare Services to mention and alert all the doctors, Medical Establishments to be very serious on CONSUMER PROTECTION ACT. The day to day inventions in the Medical Sciences, introduction of new techniques of treatment and diagnosis and the new diseases that are coming up because of jet speed population adulteration radioactive atmospheric and environmental disbalances posed great challenge before the medical practitioner of today coupled with the increasing awareness of the Consumer rights by the public at large. The Doctors/ Medical Establishment should be very much cautious, as the time has come to fight jointly against the same to protect ourselves.

Doctcare Services is probably the only one its kind, full dedicated to the noble case of Medical Practitioner/Medical Establishment through its massive network manned with effective and efficient manpower throughout the country, has rightly, comes forward to extend all help to its members during their aforesaid distress. Such abenevolent effort needs impetus from all the distinguished Doctors and medical Establishment. Act now. Be a member of your Hon'ble organization Doctcare Services.

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PROFESSIONAL COMMITMENT TOWARDS MEMBER

1. The Company is committed to take care of all the professional problems pertaining to the Medical Negligence of its member from the very first date of becoming its member.
2. The Company committed to contest the legal cases of its member pertaining to the Medical Negligence under Consumer Protection Act or Indian Penal Code 304A & 338, In any court of law in India without any additional fee or charges, provided that the cause of action of the case against the member is Initiated after becoming the member of the Company and is before the expiry of the membership.
3. That in case the member losing the case in lower Court (District Consumer Forum), the case may be appealed to the State Commission, Hon'ble National Commission or Hon'ble Supreme Court level, if desired by the member. In such all cases, the Company undertakes to contest the case in Appellate Court and shall bear the legal expenses to be incurred. However, it has been noticed recently that in some of the medical negligence cases, while admitting the appeal and hearing the stay application to the State Commission /National Commission in its discretion requires the appellant (member) may have to deposit such amount or furnish the bank guarantee, in lieu of the same with the court.
4. The Company committed to bear all the legal expenses which includes the court Expenses whenever any case has been Initiated on Its member during the period of his/her membership with the company.
5. The Company committed to provide door step services 24- hour help line numbers to its members.
6. The Company committed to provide the services of eminent Lawyers, Legal Advisors & Medical Advisors for any type of queries pertaining to the legal problems of its members.
7. The Company committed to contest the case of its member even after expiry of membership, provided that the cause of action of the case is initiated during the period of membership, with Doctcare Services.
8. The Company will represent its members in the court of law and the member need not to appear before the court unless asked by the court.
9. The Company committed to arrange the compensation through The Oriental Insurance Company Limited. Within the time period given by the court if the indemnity policy has been taken through Doctcare Services.
10. The Company will arrange the coverage for paramedical staff attached with the hospital along with the professional Indemnity Insurance coverage in case the hospital opts for the same after paying the applicable premium.
11. The Company committed to maintain the secrecy of the cases as far as possible in order to safeguard the reputation, fame and dignity of its members.
12. The Company committed to contest the case up to the Hon'ble Supreme Court level without any additional charge, provided that the cause of action of the case is within the period of their membership with Doctcare Services.
13. The Company also committed to provide its legal services for malicious prosecution, provided that the requisite court fee and lawyer's charge paid by the member.



DOCTCARE
SERVICES

INFO DOCTCARE SERVICES PVT. LTD.
WIDELY KNOWN AS DOCTCARE SERVICES

BRIEF NOTE ERROR & OMISSIONS INSURANCE COVERAGE:

About the policy:

Error & Omission policy has been framed for the hospitals, nursing homes, etc under which any registered medical establishments can be covered for their professional Errors & Omissions. The policy will indemnify the errors or negligence committed by the doctors, nurses, technicians, etc. attached with the hospital but not individually. In case the complaint is filed against the treating Doctor's individual name, irrespective of the fact that the treatment has been given in the hospital this coverage shall not work under any way to indemnify the Doctor, as the policy is in the name of Hospital, it is advisable that the Doctors should always be covered under the Professional indemnity coverage separately.

Eligible Medical Establishments:

1. Hospitals
2. Nursing Homes/Convalescent Homes
3. Mental Homes
4. Homes for Physically Disabled
5. Imaging/Pathology Centres

Minimum Criteria applicable for the above Coverage:

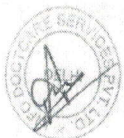
1. There should be at least 10 in Patient beds.
2. A fully equipped operation theatre of its own.
3. Fully qualified nursing Staff.
4. Fully qualified Doctors should be in charge round the clock.
5. The establishment should be registered with competent authority as per the local regulations (wherever applicable).

Applicable Premium:

1. Basis Premium @ Rs. 3/- per thousand. (per year)
2. Premium for IPD @ Rs. 5/- per patient (per year)
3. Premium for OPD @ Rs. 1/- per patient (per year)
4. Premium for coverage of Para-Medical Staff & non-technical Staff is 7.5% for the Basic Premium.

Thanking you and assuring you of our best attention and prompt services at all times.

Professionally Yours,
For **INFO DOCTCARE SERVICES (P) LIMITED**



Authorized Signatory