

# 專業責任保險 — 個人註冊中醫

## Professional Indemnity Insurance - Chinese Medicine Practitioners

不同行業都有專業人士，在提供專業服務時，他們有機會因為專業疏忽、失誤，遭客戶提出索償而負上法律責任，包括醫療機構及醫護人員。無論有否購買保險，執業醫生也須承擔民事責任，向病人清付醫療事故引致的賠償。香港大部分西醫已透過與僱主的安排，或自行購買保險，獲得這方面的財務保障。

中醫藥治療日趨普遍，執業中醫也要盡早投保專業責任保險，保障自己及病人權益。Allied World 世聯保險的計劃，正是專為個人執業中醫而設。

Professionals from different industries are potentially liable for claims arising from allegations of any act, error and omission committed during their provision of professional services. Medical institutions and healthcare practitioners are legally liable for any civil liability incurred in connection with their medical malpractice acts, regardless of whether or not they have insurance cover. The majority of Hong Kong Physicians arrange their professional indemnity insurance policy themselves or through their employers.

Chinese medicine treatments are becoming increasingly popular in Hong Kong. Chinese Medicine Practitioners should arrange professional liability insurance coverage as soon as possible in order to protect themselves and their patients' rights. Allied World's professional indemnity policy is designed specifically for Chinese Medicine Practitioners.

The registered Chinese Medicine Practitioners in Hong Kong providing general consultation including dispensation of herbal medicine and/or Bone-setting and/or Acupuncture according to the List of Registered Chinese Medicine Practitioners under section 69 of the Chinese Medicine Ordinance.

### 保險計劃對象 Who is the Insured

提供一般中醫、跌打及／或針灸服務的香港註冊中醫（根據《中醫藥條例》第69條註冊的註冊中醫名單為準）

### 保障範圍全面 Comprehensive Coverage

中醫專業責任保險包含主要承保項目和免費附加保障。主要項目：

- 醫務引致的民事索償
- 誹謗行為責任
- 處理索償及訴訟的費用和開支

附加保障：

- 持續承保
- 文件損毀
- 調查程序涉及的法律費用
- 訴訟及法庭代表的費用
- 死因聆訊涉及的法律費用
- 轉承責任（最多三名僱員）
- 處方中醫藥物引致的責任

在醫療或索償事故發生後，投保人應立即以書面通知我們，以便作出合適的安排或協助。

Allied World's Professional Liability insurance provides key coverage features, including but not limited to:

- Civil liability claims arising from provision of professional medical services
- Defamation liability
- Defense costs, and claimant's costs and compensation

Free Additional Benefits:

- Continuous cover
- Lost documents
- Inquiry costs
- Litigation fees and court representatives
- Coronial Inquiry Cost
- Vicarious liability—maximum up to 3 employees
- Chinese medicine prescription drugs



The insured should immediately inform us in writing for any claims or circumstances for suitable arrangement or assistance.

### 保額充裕 Our Capacity

因應中醫服務性質，您可選擇300萬港元或500萬港元保額的責任保障（全年總額上限）。索償項目設有自負額。

According to consultation type and scope of medical services engaged by the Chinese Medicine Practitioners, they can select optional Limit of Indemnity coverage of HKD3 million or HKD5 million (any one claims and in aggregate per year). Policy deductible is applicable.

### 投保方法 How to Apply

- 1) 於i-online下載專業責任保險 — 個人執業中醫投保書，然後填妥投保書、簽署及註明簽署日期
- 2) 並電郵至hkgi@awac.com或傳真至2917 6226

- 1) Submit the completed, signed and dated "Professional Indemnity Insurance – Chinese Medicine Practitioners Proposal Form" available for download in i-online
- 2) Send to us by email hkgi@awac.com or by fax 2917 6226



投保書  
Proposal Form

### 主要不保事項 Major Exclusions

董事及高級行政人員責任，保險生效前的索償及已知事故，不誠實或詐騙行為、違法行為、追溯期前以發生的行為，錯誤或遺漏，罰款、處罰、懲罰性賠償等。

產品小冊子可於i-online下載。

Directors and Officers Liability; Prior Claims or Known Circumstances; Dishonest, Fraudulent or Criminal Acts; Error or Omission committed before the Retroactive Date; Fines, Penalties, Punitive or Exemplary Damages etc.

Please feel free to download our product leaflet from i-online.

如欲瞭解更多有關 Allied World 世聯保險產品，請聯絡 Allied World 世聯保險分區營業代表或致電 Allied World 世聯保險代理熱線（852）2968 3333；或歡迎瀏覽 <https://ionline.alliedworldgroup.com.hk>

For further details on Allied World products, please contact your Allied World representative or call our Allied World insurance agent hotline on (852) 2968 3333 or please visit: <https://ionline.alliedworldgroup.com.hk>