

# Compulsory Professional Liability Insurance for Healthcare Providers



As stipulated under the provisions of Article 36 of the “Legal Regime on Medical Error” (Law No. 5/2016) which came into effect on 26<sup>th</sup> February, 2017, healthcare providers need to buy the professional liability insurance in accordance with the terms and conditions, restrictions and sums as defined under the Administrative Regulation.

As the objective of the “Legal Regime on Medical Error” is to protect both healthcare providers and patients, the supplementary “Compulsory Professional Liability Insurance for Healthcare Providers” is to further reinforce the execution of the abovementioned Law and to ensure that healthcare providers have the minimum protection under the compulsory liability insurance.

All licensed healthcare providers are required to buy the compulsory insurance.

## Scope of Cover

1. Loss resulting from any claim or claims made against the healthcare providers, resulting exclusively from violation of medical and health regulations, guidelines, professional code of ethics, professional knowledge or normal conduct of healthcare services provisions, from acts or omissions resulting in bodily injury or mental injury of any patient;
2. Claim arising from the rendering of emergency first aid assistance to people whose life or physical condition is in serious danger;
3. The litigation fees, attorney’s fees and other emerging expenses associated with the claim incurred with the written consent of the Company.

## Sum Insured, Annual Premium and Excess (MOP)

### Individual healthcare providers

Category	Medical profession	Minimum sum insured (per claim/ per year)	Annual premium (Upper limit)	Excess per claim (Upper limit)
I	Traditional Chinese medicine practitioner, pharmacist, nurse, pharmacy technical assistant, masters of traditional Chinese medicine, odontologist, acupuncturist, massage therapist, diagnostic and therapeutic aids technician, therapists	500,000	3,200	10,000
II	• Doctor (who don't perform surgical interventions and excluding those in the following paragraph)	1,000,000	7,400	10,000
	• Doctor: Anesthesiology, cardiology, stomatology, intensive care, gastroenterology, pediatrics, neurology, radiology and imaging, otorhinolaryngology, ophthalmology	1,000,000	10,000	10,000
	• Dentist	1,000,000	10,000	10,000
III	• Doctor who performs surgical interventions (Excluding those in the following paragraph)	2,000,000	28,000	25,000
	• Doctor who performs surgical interventions : Obstetrics and gynecology, plastic surgery, liposuction and spinal surgery	2,000,000	56,000	50,000

### Healthcare providers of medical institution

Category	Healthcare establishment	Minimum sum insured (per claim/ per year)
I	Excluding western medicine or dentistry services, according to the number of natural person healthcare providers :	
	A: Less than or equals to 3	1,000,000
	B: 4 to 7	1,750,000
	C: 8 to 10	2,500,000
II	D: More than or equals to 11	3,500,000
	Including western medicine or dentistry services, according to the number of natural person healthcare providers:	
	A: Less than or equals to 3	2,000,000
	B: 4 to 7	3,500,000
	C: 8 to 10	5,000,000
III	D: 11 to 20	7,500,000
	E: More than or equals to 21	10,000,000
	Health Bureau and the private health units regulated by Decree-Law no. 22/99/M, of May 31	20,000,000

#### Remarks:

1. The above stated minimum sum insured and upper limit of annual premium is for reference only. The actual annual premium is based on the information provided by the insured person and determined by Macau Insurance Company Limited (MIC);
2. For individual healthcare provider, ID copy and license copy are required.
3. For healthcare establishment, copy of principals’ ID, license and valid business registration (BR) are required;
4. This leaflet is for reference only. For detailed terms and conditions of this insurance plan please refer to the policy schedule.
5. This insurance plan is underwritten by MIC and distributed by BCM bank.

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