

## AOMSI PROFESSIONAL INDEMNITY SCHEME (AOMSI-PI)

### What is Professional Indemnity?

Professional Indemnity insurance covers legal costs and expenses incurred in your defence, as well as any damages or costs that may be awarded, if you are alleged/convicted to have provided inadequate services to your patient. (Negligence or wrong treatments or accidents)

### Why you need Professional Indemnity??

We fall in the ambit of the CPA Act as per the Hon. Supreme court verdict 1995 and hence liable to be penalised in court of law for negligence if any. The recent amended Consumer Protection Act CPA 2019 has brought in lot of changes in the favour of the consumers. E-Filing of complaints have been introduced enabling any patient to file a case against you sitting at home without any advocate or much legal fees. The Compensation awarding limits of the courts have been significantly increased. The lowest forum of the consumer court ie District Commission: **Upto 1 cr**, State Commission: **1cr – 10cr**, National Commission: **> 10 cr**. To top it all, the patient can now file a complaint against you even in the jurisdiction where he/she reside or work in any parts of the country it may be and you have to defend your case in that jurisdiction. Any aggrieved patient can thus more easily drag you to the consumer court seeking hefty compensations in the wake of the above amendments in the new CPA Act. So being guarded properly is the need of the hour.

The dental and OMFS treatments are considered by the public to be expensive. There has been a significant rise in the litigations in the recent years. The extent of mental stress and trouble and financial strain a litigation gives a doctor is unimaginable. Considering the vulnerability of our profession it is a must to have a good Professional Indemnity insurance which takes care of your entire legal needs and gives you total relief and peace of mind.

Taking all this into consideration, to equip and safeguard our members against any professional legal issues, AOMSI is launching soon in March 2022, a tailor-made Professional Indemnity insurance scheme **exclusively for its members** at a highly discounted rates when compared to other existing Indemnity insurance schemes.

### Features of the AOMSI Professional Indemnity Scheme (PIS)

- Dedicated grievance cell
- Comprehensive medico-legal risk cover with 25 years of expertise
- Coverage of Defamation cases
- Coverage of bailout / criminal provisions under IPC sections 304A, 336, 338, etc.
- Coverage of professionally related issues like Bio-Medical Waste Management, Drugs & Cosmetics, Pharmacy Acts, Defamation. Etc.
- Defence cover without / with acquittal Coverage at any court of law in India up to Supreme Court
- Nil Deductibles / Voluntary Excess
- Recognized by several IMA, IDA
- 100% cosmetic coverage
- Legal Expenses fully covered



### Category 1: Excluding Cosmetic procedures

Category - 1 (All procedures listed under B.D.S/M.D.S OMFS course content by the DCI/Universities Excluding Cosmetic procedures)	25 Lakhs	50 Lakhs	1 Crore	2 Crore
	(Rs.)	(Rs.)	(Rs.)	(Rs.)
Actual Amount Payable (including GST)	3245	4130	5900	9440
<b>Inaugural Offer 8th March to 7th April 2022 (including GST)</b>	₹ 2,891	₹ 3,776	₹ 5,546	₹ 9,086
Payback amount as refund to member joining during 8th March to 7th April 2022, Inaugural offer period	245	320	470	770
<b>Total Discount per AOMSI member joining during 8th March to 7th April 2022, Inaugural offer period</b>	<b>Rs.599</b>	<b>Rs.674</b>	<b>Rs.824</b>	<b>Rs.1124</b>

### Category 2: Including Cosmetic procedures

Category - 2 (All procedures listed under B.D.S/M.D.S OMFS course content by the DCI/Universities Including Cosmetic procedures)	25 Lakhs	50 Lakhs	1 Crore	2 Crore
	(Rs.)	(Rs.)	(Rs.)	(Rs.)
Actual Amount Payable (including GST)	5015	7670	12980	23600
<b>Inaugural Offer 8th March to 7th April 2022 (including GST)</b>	4661	7316	12626	23246
Payback amount as refund to member joining during 8th March to 7th April 2022, Inaugural offer period	395	620	1070	1970
<b>Total Discount per AOMSI member joining during 8th March to 7th April 2022, Inaugural offer period</b>	<b>Rs.749</b>	<b>Rs.974</b>	<b>Rs.1424</b>	<b>Rs.2324</b>



**For Any clarifications contact:**

**Prof.Eapen Thomas**

**Chairman, AOMSI Professional Indemnity Scheme**

**7025148111 (WhatsApp)**

**Email: [pi@aomsi.com](mailto:pi@aomsi.com)**