

**Summary of
Medical Malpractice Insurance Policy for Special Schools
from 1 January 2023 to 31 December 2024**

- The Medical Malpractice Insurance Policy (MMIP) provides insurance coverage for the liability and / or potential liability caused by the advice, services or breach of duty of care from Occupational Therapists, Speech Therapists, Physiotherapists and Nurses who are employed or acquired through hire of services and working in the aided special schools and any medical student and trainee who has been accepted by the aided special schools to assist in their Business in a professional capacity.
- The following provides a brief description of the coverage of the MMIP for the users' reference only. It does not form any part of the policy and carries no bearing on the interpretation which is subject to the original wording of the policy.

INSURED : All Aided Special Schools in receipt of aid from the Government of the Hong Kong Special Administrative Region (HKSAR) under the terms of the respective Code of Aid for Special Schools and Code of Aid for Aided Schools, any qualified paramedical and nursing staff who is employed or acquired through hire of services and working in the aided special schools and any medical student and trainee who has been accepted by the aided special schools to assist in their Business during the insurance period covered by MMIP

BUSINESS : Aided Special Schools including the provision of occupational therapy, speech therapy, physiotherapy and nursing, boarding and other related medical services

PERIOD OF INSURANCE : Two Years Policy – From 0:00 1st January 2023 to 24:00 31st December 2024 (both dates inclusive) at Hong Kong time

COVERAGE : Any claim made against the Insured for actual or alleged breach of professional duty of a qualified Medical Service Provider in the Provision of Nursing and Health Care Services by reason of any act, error or omission committed or allegedly committed by the Insured or others working for or on behalf of the Insured

POLICY FORM : Claims-made policy*

LIMIT OF INDEMNITY : HK\$40,000,000 for any one claim and in the annual aggregate for each 12-month period (costs and expenses inclusive)

TERRITORIAL LIMITS : Worldwide excluding USA & Canada (except for overseas training or any sort of training related to the profession as requested or nominated by the Insured, which will have no limitation on territorial limit)

JURISDICTION : Worldwide excluding USA & Canada

EXCESS : HK\$15,000 for each and every claim (costs and expenses inclusive)

NAME OF MMIP INSURANCE COMPANY : Asia Insurance Co., Ltd.

NAME OF MMIP CONSULTANT : Nova Insurance Consultants Limited

* Please note that the MMIP is a claims-made policy. Insurance Company will only provide insurance cover in respect of claims, or circumstances which may give rise to claims, which are made against the Insured and reported to the Insurance Company during the Period of Insurance.

Therefore, in case of incidents, schools/paramedical staff should **IMMEDIATELY inform the MMIP Consultant, i.e. Nova Insurance Consultants Limited** (contact details are listed below) and **the respective Senior School Development Officers in writing**. Any late reporting of claims or circumstances may jeopardize the Insured's interest under the policy. If you have any query or hesitation to report any incident, please contact Nova Insurance Consultants Limited immediately. In addition, schools/paramedical staff are reminded **not to admit any liability for or settle any claim or incur any costs or expenses in connection with any claim without the written consent of the Insurance Company**.

Contact details of Nova Insurance Consultants Limited

Contact Person	Telephone	Email
<u>General / Policy Enquiry</u>		
Mr CM LEE	2584 1859	chiuming.cm.lee@nova-insure.com
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Claim Services

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