Aon’s Medical Professional Indemnity (MPI) is a solution developed by Aon Hong Kong Limited. This is a comprehensive, sustainable and cost-effective option for Hong Kong doctors seeking cover against malpractice claims and other medico-legal challenges.

MPI was first introduced to private practice obstetricians in May 2016. We currently insure about 50 percent of private practice obstetricians in Hong Kong.

MPI is written by the Allied World Syndicate 2232 at Lloyd’s, which has a unique three level capital structure providing extra financial security to the policyholders.

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**Coverage Highlights**

Our solution provides you with comprehensive protection in five core areas as listed below:

**Medical Professional Protection**

MPI protects you against any claim and/or complaint and/or its associated defence expenses resulting from any actual or alleged negligent act, error or omission under your medical practice or out of emergency medical care (i.e. “Good Samaritan Acts”).

**Legal Representation Protection**

MPI pays the legal cost incurred by you to attend Preliminary Investigation Committee Inquiry, Medical Council Inquiry, Coroner’s Inquest or other formal or official proceedings which you are legally required or compelled to attend concerning a Medical Professional Incident.

**Public Relations Costs Protection**

MPI offers you direct access to a designated public relations firm and indemnifies you for their service charges up to a maximum amount of HK$50,000**, allowing you to promptly handle crises arising from medical incidents to minimise the actual or potential impact to your medical practice.

**Medical Data Protection**

MPI will cover your legal liability and associated defence costs resulting from a breach of Personal Data (Privacy) Ordinance, up to a maximum amount of HK$400,000**.

**Enhanced Investigation Claim Protection**

MPI extends to pay you the legal expenses incurred in regulatory investigations arising from the promotion of medical professional services and dissemination of marketing materials, up to a maximum amount of HK$250,000**.

**The protection amounts form part of and does not increase the total policy aggregate limit as specified in the policy.**
Claims Made Policy

MPI is a claims made policy which means the Insurer will cover you or other Insureds under this policy in respect of claims first made against the Insured and notified to the Insurer during the policy period or any applicable extended reporting period (sometimes termed as tail cover).

You are strongly recommended to maintain this insurance. If you decide to leave the claims made policy, we advise you to effect extended reporting period coverage which will allow you to report claims that are made against you after a policy has expired, if the (alleged) wrongful act that gave rise to the claim took place before the policy has expired.

Claims Made Policy & Occurrence Policy

Compared to Occurrence Policies,

• You can increase the policy protection for your previous clinical activities at any time based on your needs
• You are charged a premium that is more commensurate to the insurer’s estimate on incurred but not reported claims.
• You are more likely to be covered by replacement insurers for claims arising from previous clinical activities if a claims made insurer is in financial trouble. If an occurrence insurer is financially impaired, these claims will be left unprotected by the new occurrence insurer unless specifically arranged and agreed.

Managing Tail Liability under MPI

We offer you unlimited Extended Reporting Period (ERP) coverage upon your permanent retirement at age 55+ at no cost with the only condition being that you have been insured with us for a minimum period of five years precedent to your retirement. Free unlimited coverage is also available upon death or total and permanent disability during the policy period. You are only required to submit written notice and relevant evidence to the insurer within 30 days to gain this coverage.

For doctors who require ERP protection but are unable to satisfy the above conditions, ERP will be offered upon request at an additional cost.

Medicolegal Support

MPI does not assign any specific law firm to handle claims. We work with a pre-approved panel of three medicolegal law firms. The insurer will consider non-panel law firms upon request and receipt of the profile of the medical legal and hourly charge out rates.

Aon’s claims specialists can help you to process and manage the cases and act as your advocate.

Merit Discount

Your good claims experience is paying off! You can enjoy a no claim or good experience discount at the time of purchasing the insurance.

Early Bird Privileges

To celebrate the MPI extension to all specialties, all new MPI subscribers are entitled to

1. 10% Premium Discount
2. 60 days free additional policy period

This offer will last till 31 December 2020.

Quick and Simple Application

1. Complete the application form and email to Aon
2. Aon issues you a quote
3. Accept and instruct Aon to effect policy cover

We are here to empower results.

About Aon: Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

Disclaimer: This risk and insurance description is a general summary for information purposes only. This does not purport to be insurance, legal or professional advice. For further advice on this or related insurance needs, please contact a representative of Aon.

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