

## HEALTHCARE

### Risk Management Bulletin

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## Claims Involving Doctor as Person-In-Charge (PIC)

Are you a MEDEFEND client?

Are you also working in the capacity of the person-in-charge or license holder?

If YES, this is what you need to know:

### Case Study

Dr A and Dr B both treat patients at the Hospital and have policies with MEDEFEND. Dr B is also a license holder of the Hospital.

Dr A treated a patient, who subsequently died in the course of the treatment. A Writ was issued against Dr A (as the doctor who treated the patient), Dr B (as the license holder) and the Hospital.

Dr A and Dr B notified their insurers of the Writ. However, only Dr A is covered under the MEDEFEND policy.

Why is Dr B not covered?

Dr B was not covered under MEDEFEND policy because he was served a Writ in his capacity of the license holder of the Hospital.

The MEDEFEND policy excludes coverage of doctors acting in capacity of license holders of hospital/person in charge.

1

MEDEFEND is an **individual** professional indemnity premised on a doctor-patient relationship

2

MEDEFEND does not cover doctors acting in capacity of "a director or officer of an entity"

3

If acting in this capacity, ensure you are covered under Hospital / Clinic Liability policy.

A message from  
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