

## HEALTHCARE Risk Management Bulletin

June 2022 Issue



### Thinking About Retirement?

A doctor may be served with a Legal Suit well into their retirement.

#### Limitation Periods for a Patient to Initiate a Legal Suit

Adult: 6 years (private sector) OR 3 years (public sector)

Minor: up to the age of 18 + 6 years (private sector) OR + 3 years (public sector)

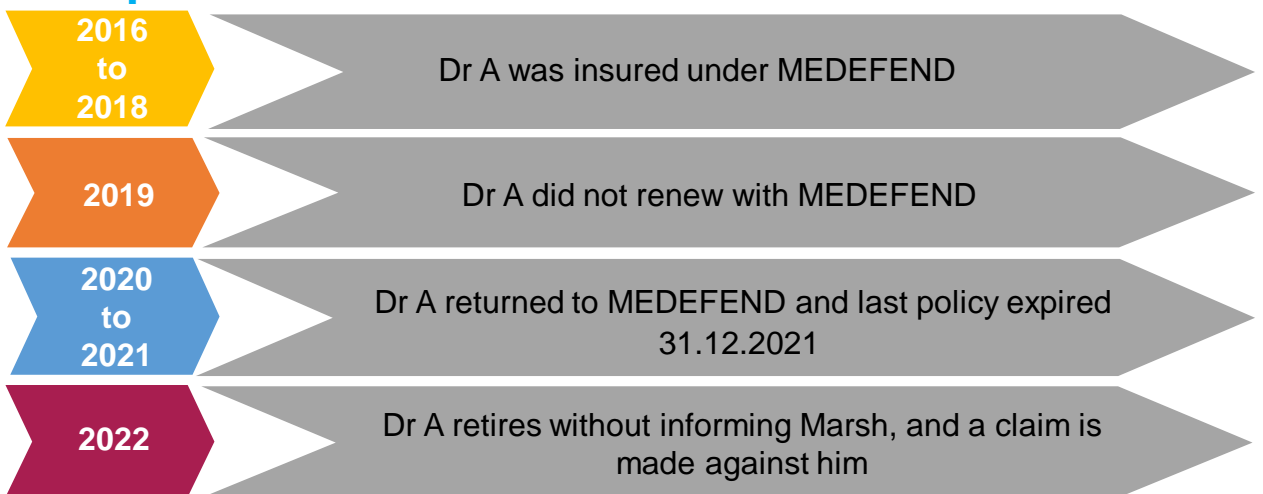
That is why MEDEFEND offers retiring doctors the **FREE RUN OFF COVER**

To qualify: A doctor **MUST** have been insured under the MEDEFEND scheme for **at least (5) consecutive years**.

#### Manage your Risks: Plan your retirement

1. Call us, your MEDEFEND Brokers to let us know if you plan to retire (permanently cease practice).
2. MEDEFEND Brokers will be able to look at your records and determine whether you qualify for the FREE RUN OFF COVER.
3. If you do not qualify for the FREE RUN OFF COVER, Marsh as your MEDEFEND Brokers will advise you to purchase an Extended Notification Period.

### Example:



#### Questions:

- Will Dr.A get Free Run-off cover for the claim made in March 2022 from a medical treatment given in 2018?  
**NO, because Dr A did not fulfill the policy condition of minimum 5 consecutive years with MEDEFEND.**
- Does Dr A have to pay any additional premium for run-off cover during retirement?  
**YES, Dr A must purchase the Extended Notification Period and notify his intentions to cease practice to Marsh before the expiry of his policy on 31.12.2021**
- Would the Dr still be covered if he suffers permanent disability or passes away in 2021?  
**YES, because Free Run-Off cover is given under such circumstances.**

Endorsed by:

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### Best Practice

1

Take conduct of your professional indemnity coverage and do not delegate renewal of your policy.

2

Keep a copy of your yearly policy schedule(s) for safekeeping.

3

Do not delay in renewing your policy. Ensure you have **continuous** policy coverage.

A message from  
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#### About Marsh

Marsh is the world's leading insurance broker and risk advisor. With around 40,000 colleagues operating in more than 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of [Marsh McLennan](#) (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. Marsh was established in Malaysia in 1982 as a joint venture between Marsh Inc. and Zulayang Sdn Bhd, with over 220 colleagues operating in Malaysia currently.

#### About Marsh Takaful

Marsh Takaful Brokers (Malaysia) Sdn Bhd is a Specialist Takaful Approved Broker in Malaysia with an international network of operations. Marsh Takaful Brokers is committed to creating and delivering risk and takaful solutions and services that contribute to the success of clients. Regulated by Bank Negara Malaysia, Marsh is the first international broker to establish a takaful operation, based on the spirit of brotherhood, solidarity, and mutual assistance.