

Medical Indemnity

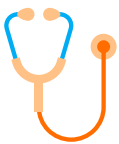
Protection for doctors against
claims arising from negligent acts

MEDICAL INSURANCE



As a doctor, you assess patients' situation and provide professional advice and medical treatment. Risks are inevitable in the field you work in as medical treatment may not always turn out the way you had planned for. With Medical Indemnity, you can have peace of mind while you engage in your profession in Singapore.

Why you should buy Income's Medical Indemnity policy?



A.
Comprehensive coverage of up to S\$5,000,000 for any one incident or any one period of insurance¹



B.
You will be given **a set of Policy documents which will clearly spell out the policy coverage**



C.
Income's policy is an "incidence occurrence" policy and as such you do not have to purchase an extended reporting extension as required under a "claims made" policy²



D.
We are located in Singapore and this means that **you can contact us or your intermediary should you need any assistance**

Note:

1. The policy provides an overall cover up to S\$5,000,000 for any one incident or any one period of insurance for damages and legal cost awarded by court and legal costs in defending the civil claim and/or legal representation at Singapore Medical Council's inquiry.
2. Incidence occurrence policy covers incidents reported up to two years after the end of the policy. Incidents reported thereafter will be subject to Income's discretion. For a "claims made" policy, incident reported after the policy period will not be covered. You have to purchase an extended reporting extension to cover such claims.

Types of risk categories covered

The premium is categorised according to different types of risk/practice.

Risk Category	Annual Premium (\$\$) Inclusive of 9% GST
Obstetric Risk (Includes Gynaecology)	\$33,533.85
Gynaecology	\$22,661.10
Office Gynaecology	\$11,330.55
High Risk Cardiothoracic Surgery, Colorectal Surgery, Endocrine Surgery, General Surgery, Vascular Surgery, Ophthalmology with all types of laser refractive surgery, Otorhinolaryngology, Urological Surgery, Orthopaedic Surgery (excluding spinal surgery)	\$8,583.75
Medium Risk Accident & Emergency, Anaesthetics, Cardiology, Gastroenterology, Intensive Care, Neonatology, Neurology, Paediatric Surgery, Radiology, Radiotherapy	\$3,639.51
Low Risk Community Medicine, Dermatology, Endocrinology, Geriatric Medicine, Haematology, Immunology, Infectious Diseases, Medical Officer, Nephrology, Nuclear Medicine, Occupational Health, Oncology, Ophthalmology with no laser refractive surgery, Paediatrics, Palliative Medicine, Pathology, Pharmaceutical Physician, Psychiatry, Rehabilitation Medicine, Renal Medicine, Respiratory Medicine, Rheumatology, Sports Medicine	\$1,773.98
Family Medicine – Procedural 50% or more of Family Practitioner's annual turnover is derived from procedural work Note: Excludes cosmetic & aesthetic procedures &/or consultation	\$2,266.11*
Family Medicine – Non-Procedural Less than 50% of Family Practitioner's annual turnover is derived from procedural work Note: Excludes cosmetic & aesthetic procedures &/or consultation	\$1,487.85*

Note: Premiums are subject to no known claims made in the past three years and no on-going unresolved cases.

* 10% discount will be applied for new applications made under the Family Medicine category only, from 2 September 2025 to 1 September 2026 (both dates inclusive). New applications will not include those which were previously insured with Income Insurance within a 12-month period preceding the proposed insurance inception date.

IMPORTANT NOTES

This is for general information only and does not constitute an offer, recommendation, solicitation or advice to buy or sell any product(s). You can find the usual terms, conditions and exclusions of this plan in the policy contract. All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance advisor. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want.

Information correct as at 2 September 2025.

Protected by copyright and owned by Income Insurance Limited.

Financial planning, made for the moments that matter to you.

About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

For more information, please visit income.com.sg

Get in touch



CALL 6788 1777



EMAIL csquery@income.com.sg

Income Insurance Limited

UEN: 202135698W

Income Centre

75 Bras Basah Road Singapore 189557

Tel: 6788 1777

Fax: 6338 1500

Enquiries: income.com.sg/enquiry