

MEDICAL MALPRACTICE POLICY SCHEDULE

Reham Mohammed Alhadhrami

3697 - Empty - Al Hamra Umm Al Jud

Makkah - - 7640

Kingdom of Saudi Arabia.

Product ID : A-TAWU-1-B-16-025

Branch Name : CSC Code : MM/ 553117 /PL Policy No : 43635901

Date Of Written Proposal : 03-02-2025

Insured Name : Reham Mohammed Alhadhrami

Old Policy No :

ID No : 1066007103

Address : 3697--الجود-واام الحمراء حي-Makkah-2 Kingdom Of Saudi Arabia

Profession : INTERNIST (NON SURGICAL)

Period of Insurance : 03-02-2025 To : 02-02-2028 Retroactive Date : 03-02-2022

Geographical Area-law : KINGDOM OF SAUDI ARABIA

Basic Contribution : SR 1,132.38

Admin Fee : SR 25.00

VAT (15.00 %) : SR 173.61

Total Contribution : SR 1,330.99

Source Commission : SR .00 Vat Commission : SR .00

Description of Cover : This policy covers, subject to it's terms and conditions, the insured's legal liabilities arising from any malpractice committed while rendering professional services

(Subject to all specified terms, conditions hereunder and the policy form attached to this schedule)

Limit of Indemnity : (SR. 250,000 any one occurrence and SR. 250,000 in the annual aggregate)

Conditions :

- 1-Any Claim arising out of a specific liability assumed by the Insured under contract which goes beyond the duty to use such skill and care as is usual in the exercise of the Insured' activities stated in the Proposal or Declaration, unless the Company's agreement has first been obtained, an endorsement made upon the Policy and such other terms and conditions as may be imposed be accepted.
- 2-Geographical limits K.S.A.
- 2- Any claim arising out of Medical Malpractice occurred prior to inception date of the Policy stated in the Policy Schedule if Compulsory or Additional Retroactive Insurance is not applicable.
- 3-The Insured has the right to cancel the policy anytime. In case the insurance is not mandatory or there is another insurance, Expiry or Termination of practitioner's license for any reason. In this case, the company retains the subscription for the period during which the policy was actually effective, and re-correcting the discount segment that was previously granted, provided that there is no paid or existing claim in the policy. However, the company disclaims responsibility for any claim made against the insured after canceling the policy.
- 4- The procedures of blood banks except where these are purely providing blood or blood products for any medical procedures undertaken by the Insured.
- 5-Any claim by any person for a bodily or mental injury, disease or death caused by the trainee in case of exceeding the permissions granted under the law of practicing healthcare professions or any other law governing the way of trainee work. The Company shall not be liable for any claim directly or indirectly caused by or contributed to by or arising from Bodily Injury or Mental Injury (including Mental Trauma and/or Emotional Distress) to or Death of any person which is actually or allegedly caused by, contributed to or in any way related to Blood Products or Blood Derivatives.
- 6- Excluding claims in respect of the lack of success of plastic/aesthetic surgery and/or silicone implants and claims for compensation arising from the patient's dissatisfaction over the lack of improvement in his/her aesthetic appearance. However, this exclusion does not apply to claims arising out of "malpractice" as defined in the policy.

Deductible :- 10 % each and every claim subject to a maximum of SR 5,000

Important Note :-

- Retroactive Date is the inception date of either Compulsory or Additional Retroactive Insurance.
- This policy based on The principle of compensation by "claims": It means the loss, procedure, or any medical malpractice that occurred during period of insurance and which lawsuit instituted against the insured during the policy period.
- This policy based on a material fact: is one which affects the judgment of the Insurer in deciding whether to accept a risk and on what terms. For an existing insurance, it affects their judgment as to whether to continue to insure the risk and on what terms.
- This Medical Malpractice policy will not cover any malpractice occurring prior to retroactive date which is the Commencement date of your first Medical Malpractice policy. By continuously renewing this policy with Tawuniya without any break, you can ensure that the same retroactive date would be maintained even for the subsequent renewals. By doing so, when a malpractice occurs any time after this retroactive date and a related claim is made on you even during any subsequent renewal periods, the claim would become admissible.
- Please note that if there is a break in renewing this policy more than 14 days, the retroactive date would be changed to the commencement date of the new policy.

-You can review the policy and it's coverages, benefits & exceptions through Tawuniya Web site including submission of Claim This policy schedule doesn't include those details.

How to Claim

In case of any claim, please feel free to contact our Claim Operation Team on the below email or visit our website for online claims submission : P&Cclaims@tawuniya.com.sa

Tax / VAT :

"The amounts stated in this policy and its endorsements have been charged VAT - where applicable - according to the prevailing rate as per KSA VAT LAW"



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Signed for & on behalf of Tawuniya

