



## MEDICAL MALPRACTICE POLICY SCHEDULE

**Sawsan Hussein I Daffa**  
**7460 - ÛĩÑ ãÊÇÍ - ÛĩÑ ãÊÇÍ**  
**Jeddah - - 5500**  
**Kingdom of Saudi Arabia.**

**Branch Name** : E-BUSINESS **Code** : MM/ 550541 /PL **Policy No** : 18801246

**Date Of Written Proposal** : 19-FEB-20

**Insured Name** : Sawsan Hussein I Daffa **Old Policy No** :

**ID No** : 1009226604

**Address** : 7460-ÛĩÑ ãÊÇÍ-ÛĩÑ ãÊÇÍ-Jeddah-2371' Ksa

**Profession** : PEDIATRICIAN (INCLUDING SURGERY)

**Period of Insurance** : 19-02-2020 **To** : 18-02-2022 **Retroactive Date** : 19-02-2020

**Geographical Area** : KINGDOM OF SAUDI ARABIA

**Basic Contribution** : SR 2,881.40

**Admin Fee** : SR 25 .00

**VAT ( 5.00 % )** : SR 138.40

**Total Contribution** : SR 2,906.40

**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. 500,000 in the annual aggregate )

### Special Conditions:-

- Subject to Jurisdiction of KSA Courts.
- Geographical limits K.S.A.
- Subject to Cancellation Clause - 30 days notice
- 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.

- Excluding any liability whatsoever arising out of the possession, application, use, handling or maintenance of asbestos or asbestos-containing products.
- Excluding Genetic damages/manipulation

#### **Additional Conditions :-**

-This Policy is subject to a review of rates terms and conditions at each anniversary of the policy inception date

-Cancellation : General Provision no. (2) of the policy stands amended to read as below

The Company may cancel this Policy by sending 30 days notice in writing to the Insured and in such event the Insured shall become entitled to the return of a proportionate part of the Contribution corresponding to the unexpired portion of the period of Insurance.

This Policy may be cancelled at any time by the Insured in which case the Company shall retain contribution for the no of years the policy was actually in force and reworking the discount slab accordingly. For this purpose, fraction of a year shall be rounded to the next higher year. (For example if the policy has run for 2 years and 1 month, premium shall be retained for 3 years).

No refund shall be allowed if there has been a claim under the policy.

#### **Deductible :-**

SR

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

#### **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"**



### **Important Note :-**

1. 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 anytime 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, the retroactive date would be changed to the commencement date of the new policy.

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



Signature

Printing Date: 23-02-2020

Signed for & on behalf of Tawuniya