

Hong Kong medical membership for individuals

Statement of benefits

Company	Medical Protection
Product	Occurrence-based medical malpractice indemnity

The Medical Protection Society Limited (“MPS”) is a company limited by guarantee registered in England with company number 00036142 and with its principal place of business at Victoria House, 2 Victoria Place, Leeds LS11 5AE. MPS is not an insurance company. All the benefits of membership of MPS are discretionary as set out in the Memorandum and Articles of Association. MPS®, Dental Protection® and Medical Protection® are registered trademarks. For information on MPS’s use of your personal data and your rights, please see our Privacy Notice on the website.

This document contains a summary of the key features and limitations of occurrence-based discretionary membership with Medical Protection. Your membership documents will detail the benefits available to you, and you should check these for any endorsements that change the scope of protection provided.

Why do I need indemnity?



While medical indemnity or insurance is not a mandatory requirement in Hong Kong, it is strongly recommended by the Medical Council of Hong Kong (MCHK) that healthcare professionals who are subject to statutory regulation, have appropriate protection in place. It’s often required by hospitals and other healthcare providers for doctors seeking practicing privileges. This is to ensure patients will be adequately compensated if they suffer harm due to medical negligence when seeking legal recourse. In turn, medical indemnity or insurance protects you as a registered professional.

Many healthcare professionals have indemnity arrangements through their place of work (for example, Public Health Doctors), which cover some of their clinical negligence liabilities and regulatory matters. Some independent healthcare providers may also offer indemnity for their employees as part of their employment contract.

Hospital Authority (HA) indemnity only covers clinical negligence claims and vicarious liabilities arising from public work (excluding Good Samaritan acts that are not considered part of the healthcare practitioner’s work for the employing body). It also provides assistance with regulatory matters however, there are some restrictions such as not including those relating to personal conduct. HA indemnity does not offer protection for any private or independent practice you carry out.

The MCHK recommends that you have insurance or indemnity arrangements in place covering the full scope of your medical practice in Hong Kong, so you should consider arranging separate clinical negligence indemnity or insurance for any gaps which may include the following:

- Clinical work you do that is outside the scope of public healthcare institutions / employer indemnity schemes or arrangements.
- Assistance with complaints, personal regulatory and medicolegal support that is outside the scope of public healthcare institutions / employer indemnity schemes or arrangements.

What does Medical Protection offer?



Medical Protection offers discretionary indemnity and not insurance. We offer two types of professional protection: occurrence-based and claims-made depending on your practice, as described below.

- **Occurrence-based indemnity** protects you for incidents that occur during your period of membership, even if a claim related to the incident is not made until years after. Providing you were in membership and paying the correct subscription at the time of an incident that's given rise to a case or claim, we can protect you even if you're retired or no longer in membership. That means you are protected for future claims arising from any year in which you were a member.
- **Claims-made indemnity** is what insurance policies are usually based on. This type of indemnity means that to request assistance for an adverse incident you must be in a period of active membership, both at the time the incident occurred and at the time we are notified of it. As such, it is important to report adverse incidents or possible adverse incidents to us as soon as practically possible. An adverse incident is any event or circumstance that might give rise to a claim of clinical negligence against you.

While most members in Hong Kong are protected by occurrence-based indemnity, a small number of obstetric, gynaecology and paediatric members hold claims-made protection.

This Statement of Benefits is for **occurrence-based indemnity**, which is only available to individual healthcare practitioners. Students and corporate entities have different membership options. For the full range of membership types offered by Medical Protection, including claims-made indemnity, please refer to the relevant Statement of Benefits available at medicalprotection.org/hongkong.

What does 'discretionary' indemnity mean for you?



We are dedicated to treating members fairly and placing them at the heart of everything we do.

All the benefits of membership are discretionary, as set out in our Memorandum and Articles of Association (available on request and at medicalprotection.org/hongkong). Among these benefits is the right to ask for assistance with a range of medicolegal issues, including indemnity for clinical negligence claims. As a mutual society we are owned by our members, so our starting point is always to see how we can help.

When determining whether or not to provide a member with assistance, or the scope of any assistance that can be offered, we ensure that the circumstances of the member's case are considered on an individual basis by appropriately qualified advisers, who are trained in medicolegal matters. These advisers will exercise their good judgment, on the basis of their experience and knowledge of modern practice, and in line with our established procedures to ensure due process is followed, to decide whether or not we should assist in each particular circumstance. We will never exercise our discretion in an arbitrary or irrational way.

What does Medical Protection indemnity provide?



Membership benefits differ depending on whether work is private or independent practice or carried out in public healthcare institutions. All requests for assistance are considered on their individual circumstances, declared scope of practice and membership in place at the time.

Your membership is designed to provide personalised protection for your individual practice. However, if your membership includes claims indemnity, you can also seek assistance with clinical negligence claims arising from the actions of up to four full-time equivalent (FTE) staff, who support your individual practice and for whom you are vicariously liable (as a practice owner, for example). Of these, a maximum of two FTE can be clinical support staff that are not required by law to have their own individual indemnity, or for whom we do not offer a separate category of membership (such as nurses). The remaining FTE can be administrative non-clinical roles, such as a receptionist.

Membership benefits are summarised in the table immediately below, however, you should also read your membership documents to check which apply to you:

Indemnity for clinical negligence arising from:

- ✓ Private or independent / non-employer indemnified medical practice* in Hong Kong
- ✓ (Effective 1 April 2025) Private or independent / non-employer indemnified medical practice* in the Greater Bay Area
- ✓ Good Samaritan acts (worldwide)
- ✓ Voluntary, humanitarian or charity work (on request)

Representation for:

- ✓ Regulatory matters
- ✓ Disciplinary proceedings
- ✓ Criminal allegations arising from your clinical practice
- ✓ Coroners' inquests

Support with:

- ✓ Medicolegal advice (emergency helpline available 24/7)
- ✓ Defamation cases (legal costs only)
- ✓ Breach of confidentiality (directly related to clinical practice)
- ✓ Complaints handling
- ✓ Unwanted media attention
- ✓ Wellbeing support (Counselling Service and 50% off Portal Premium App)
- ✓ Professional development (for example, CME courses, online learning and online resources)

**Indemnity for claims does not apply to those with non-claims membership.*



Support for members who are employer indemnified does not extend to assistance with claims. Members employed by the HA have regulatory protection included within their contract of employment however, they can choose either of the below non-claims indemnity memberships with Medical Protection:

	Medical membership WITH regulatory assistance:	Medical membership WITHOUT regulatory assistance:
Representation during Medical Council investigations	✓	✗
Representation for disciplinary proceedings	✓	✓
Representation for criminal allegations arising from your clinical practice	✓	✓
Medicolegal advice (emergency helpline available 24/7)	✓	✓
Support with defamation cases (legal costs only)	✓	✓
Support with complaints handling	✓	✓
Support with breach of confidentiality (directly related to clinical practice)	✓	✓
Support with unwanted media attention	✓	✓
Protection for Good Samaritan acts (worldwide)	✓	✓
Wellbeing support (Counselling Service and 50% off Portal Premium App)	✓	✓
Support with professional development (for example, CME courses, online learning and online resources)	✓	✓

What is not indemnified?



We carefully consider each request for assistance on a discretionary basis, but there are some circumstances in which we are unlikely to help. The following list, while not exhaustive, are some examples of matters that we would be unlikely to assist with:

- ✖ Any previous practice undertaken without an insurance or indemnity arrangement in place at the time.
- ✖ Circumstances or claims arising from any malpractice incident, negligent act, error, omission, breach or loss that occurred before the membership start date.
- ✖ Matters related to deliberate, reckless or criminal acts.
- ✖ Matters related to personal conduct unless brought before your professional regulator.
- ✖ Assistance with research for academic projects.
- ✖ Claims or vicarious liabilities that fall under the provisions of HA / employer indemnity or equivalent.
- ✖ Assistance with criminal investigations or proceedings arising from non-professional practice for example, drink-driving offences, possession of drugs or assault.
- ✖ Assistance with allegations of fraud.
- ✖ Payment of fines or financial penalties.
- ✖ Claims brought outside the territorial limits (unless they arise from Good Samaritan acts which are protected worldwide or work elsewhere that has been declared and agreed by us).
- ✖ Matters arising from intentionally performing, supporting or encouraging female genital mutilation / female circumcision.
- ✖ Matters that fall outside of healthcare indemnity, such as claims relating to property, including its damage or destruction or claims arising from cyber-attacks and / or cybersecurity breaches.
- ✖ Claims arising from your vicarious liability (other than as described above).
- ✖ Matters of commercial interest such as partnership, employment or agency disputes (whether contractual or otherwise), or compensation claims.
- ✖ Claims brought under the Hong Kong Personal Data (Privacy) Ordinance (Cap. 486). We may use our discretion to assist where the claim arises from a clinical consultation.
- ✖ Claims relating to making, distributing or selling any product or the use of any unsuitable or defective product (Product Liability).
- ✖ Matters arising from the use of fully autonomous* Artificial Intelligence (AI) systems, tools or robotics.
- ✖ Matters arising from use of robotics where the clinician, robotic device and patient are not co-located.
- ✖ Other matters which may not be in the wider interests of our members, for example, damages awarded in a claim for defamation against you or personal costs arising from your attendance at court, hearings or meetings with us about a case.

**Fully autonomous means that a clinician does not maintain oversight or final decision-making authority. AI must support but not replace clinical professional judgement.*

Are there any financial limitations to my membership?



For Private Specialists working in the field of High-Risk Paediatrics, the indemnity limit for each claim, and in the aggregate for all claims and other matters in the membership period is HK\$150 million, including legal costs. No excess applies.

For all other specialties with occurrence-based membership, there are no financial limits or excesses.

When we agree to take on a case, we can take care of any payments for damages or costs ordered against you or agreed in the settlement of the claim, as well as your legal costs.

Where am I indemnified?



Hong Kong Medical Protection membership is available to healthcare professionals practising in Hong Kong SAR, and for all new matters occurring from 1 April 2025 in the following territories: Hong Kong and Macao, and the nine municipalities of Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoqing in Guangdong Province. Membership also provides protection for Good Samaritan acts worldwide.

What are my responsibilities as a member?



All the benefits of membership are discretionary and subject to you complying with the Memorandum and Articles of Association. You must:

- ! Ensure you have notified any known claims or circumstances to prior insurers as they will not be indemnified by this membership.
- ! Be registered and / or licensed with the appropriate regulatory body to carry out the clinical duties you undertake, have appropriate training and experience, and be (or have been) working within the boundaries of your professional competence and scope of practice.
- ! Take reasonable steps to prevent accident or injury.
- ! Provide true, accurate and complete information when taking out, renewing or making changes to your membership to ensure that the protection provided is appropriate for the work you undertake.
- ! Ensure your membership subscription is paid on time and that this reflects your current scope of practice.
- ! Check your membership documents and tell us (if you applied directly) or the Hong Kong Medical Association (HKMA) in advance of any changes to your practice during your membership period including your role, hours or scope of practice to ensure that you are suitably protected.
- ! Let us (if you applied directly) or the HKMA know as soon as reasonably possible if your contact details change.
- ! Not have equivalent benefits available from Medical Protection with another medical defence organisation or an insurer without our agreement.

In the event of a case, complaint or claim you must:

- ! Notify us at the earliest opportunity of any matter where assistance may be required or that may lead to a claim.
- ! Comply with our reasonable requirements for case management (for example, attending conferences or meetings to provide information).
- ! Be honest and truthful in all dealings and behave in a reasonable manner towards our staff.
- ! Accept our choice of legal representation.
- ! Accept our advice and conduct of cases in all material matters (including case strategy and settlement).
- ! Co-operate fully with us and our representatives.
- ! Provide full and accurate information relevant to the case without delay and act in good faith at all times.
- ! Not admit legal liability for a claim or settle a claim without our agreement. This does not restrict you from complying with your professional obligations relating to open disclosure and being transparent in the event of an adverse incident, or from providing an appropriate apology.

Any failure to disclose full and accurate details could result in us rejecting requests for assistance, declining or withdrawal of membership benefits and / or the cancellation or non-renewal of your membership

When and how do I pay?



Your annual membership subscription is payable by the due date. For full details on how to pay, please see your membership documents.

When does my membership start and end?



Your membership starts on the date shown on your certificate of membership. Your membership will run for 12 months. During your membership, you must let us (if you applied directly) or the HKMA know of any changes to the information held about you. You will be notified when your membership is approaching renewal, and your subscription should be paid by the due date to ensure continuous membership.

Can I pause my membership?



You can apply for deferred membership if you are already a member and have temporarily stopped working in medicine due to a career break, maternity or paternity leave or long-term sickness. As a deferred member with occurrence-based protection, you will not be required to pay a subscription and can still apply for assistance with any medicolegal problems arising from a Good Samaritan act and can continue to access our risk prevention and wellbeing support services.

Do I still need membership with Medical Protection if I retire?



If you decide to remain on the medical register for a period post-retirement, you may wish to move into a retired deferred category of membership.

As a retired deferred member, you will not be required to pay a subscription, and you can continue to request assistance with any medicolegal problems arising from a Good Samaritan act and have access to our risk prevention and wellbeing support services. You can also reactivate your full membership should you decide to return to work after a short period of time.

How do I cancel my membership?



- ! Medical Protection membership is on an annual basis (unless stated otherwise).
- ! You may cancel your membership with us if you applied directly or the HKMA by phone or in writing (email or post) within 30 days of the start of your current membership period.
- ! You can choose not to renew your membership by providing notice to us if you applied directly or the HKMA at any time before the end of your current membership period.