Allianz

MEDICAL PROFESSIONAL LIABILITY
INSURANCE FOR CLINICS

Shielding your general practitioner and dental clinics with confidence

Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)
Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia
A PIDM member

The benefit(s) payable under eligible product is (are) protected by PIDM up to limits.
Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit www.pidm.gov.my)

Are you covered for the everyday risks that could impact your clinic?

Dental Clinic Risks

Misdiagnosis or Failure to Diagnose

Missing a cavity during a routine checkup can lead to the need for more extensive treatments like root canals.

Surgical Errors

Mistakes during extractions, such as nerve damage, can result in complications like lingual nerve damage during a wisdom tooth extraction.

Infection

Improper sterilisation of instruments can lead to infections, such as a patient contracting an infection after a dental procedure due to contaminated instruments.

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G.P. Clinic Risks

Misdiagnosis or Failure to Diagnose

Missed signs of a serious condition such as asthma could lead to delayed treatment.

Delayed Diagnosis

Misinterpreted test results or failure to order necessary tests may cause conditions like kidney disease to go undiagnosed.

Medication Errors

Prescribing the wrong medication or dosage, such as an incorrect antibiotic, can harm the patient.

Note: GP refers to General Practitioners.

Secure your clinic's future with Medical Professional Liability Insurance for Clinics

Even the most careful clinics face risks. **Medical Professional Liability Insurance for Clinics** protects your clinic and professionals against legal liabilities from malpractice that may result in patient injury or death, with coverage up to RM1 million.

- Misdiagnosis and delayed diagnosis
- Surgical and procedural errors
- Medication and prescription mistakes
- Legal fees
- Settlement costs

3 tailored plans designed to suit your clinic's size and unique risks

Dental Clinic

Plan	Turnover up to:	Below RM500,000	RM500,000 – RM1,500,000	RM500,000 – RM3,000,000	RM3,000,000 – RM6,000,000
	Limit of liability (RM)	Gross Premium (RM)			
Plan 1	250,000	1,890	2,344	2,798	3,176
Plan 2	500,000	2,174	2,696	3,217	3,652
Plan 3	1,000,000	2,500	3,100	3,700	4,200

General Practitioner Clinic

Plan	Turnover up to:	Below RM500,000	RM500,000 – RM1,500,000	RM500,000 – RM3,000,000	RM3,000,000 – RM6,000,000
	Limit of liability (RM)	Gross Premium (RM)			
Plan 1	250,000	1,000	1,200	1,380	1,725
Plan 2	500,000	1,300	1,560	1,794	2,242
Plan 3	1,000,000	1,690	2,028	2,332	2,915

Note: Only available for purchase together with Allianz Business Shield and subject to RM10 stamp duty and 8% service tax. The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.

*Terms and conditions apply.

Get covered in 2 simple steps

Ensure you have an active Allianz Business Shield policy 1

Speak to an authorised Allianz agent to ensure you have an active **Allianz Business Shield** policy, providing comprehensive protection for your clinic against risks like fire, burglary, and more.

Choose your Medical Professional Liability Insurance for Clinics Plan 2

Select from one of our three tailored **Medical Professional Liability Insurance for Clinics** plans, tailored for dental and general practitioner clinics, offering the protection you need.

This brochure is valid from 22 May 2025.

This brochure is not a Contract of Insurance. The description of the available cover is only a brief summary for quick and easy reference. The precise terms, benefits, conditions and exclusions that apply are stated in the Policy.

MEDICAL PROFESSIONAL LIABILITY INSURANCE FOR CLINICS

Sign up to safeguard your clinic's future today

Contact an authorised Allianz agent or visit the nearest Allianz branch for more information.

allianz.com.my/allianz-business-shield

Allianz General Insurance Company (Malaysia) Berhad
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