



**INDIAN
MEDICAL
ASSOCIATION
MAHARASHTRA
STATE**

Professional Protection Scheme [PPS] & Hospital Indemnity



State President	State Secretary	Chairman	Co-Chairman	Director Finance
Dr. Ravindra Kute	Dr. Santosh Kadam	Dr. Anand Kate	Dr. Avinash Wase	Dr. Rajesh Sawarbandhe
8390136370	9820245526	9822278590	9822698982	9823049673

Reasons to choose IMA MS PPS over others.

IMA V/s Market

1. Consulting & Guidance pre enrolment.
2. Dedicated platform for online purchasing.
3. Negotiated discounts for all members.
4. On demand comparison with insurers.
5. Dedicated claims support.
6. Post sales service.
7. Added Benefits from IMA.
8. IMA owned inhouse scheme.(Reliable)
9. Best expert Medicolegal lawyers.
10. In-house educating members.
11. Cover yourself & visiting doctors, nurses , skilled & unskilled staff under one policy.
12. Cashless claim settlement.
13. Cover multiple cases up-to coverage amount.

IMA MS PPS & Hospital Indemnity



Coverage Comparison

Features & Benefits

1. Covers errors and negligence.
 2. Misdiagnosis of illness or disease.
 3. Negligent treatment (unintentional).
 4. Errors, omissions, negligence in surgery procedures.
 5. Error in suggesting medical dosage.
 6. Inadequate treatment advice.
 7. Coverage extension to qualified & Unqualified staff.
 8. Cost of defending oneself in the court of law.
 9. Consulting on right coverage.
 10. Inhouse Claims Management.
 11. Unlimited access to in-house legal team & guidance.
 12. Complete handholding up to final claim settlement.
 13. Access to Newsletters from IMA MS PPS.
 14. Branch Level Awareness program.
- State & Branch level workshops for educating members.

IMA PPS



Coverage Exclusion

Features & Benefits

- 1. Medical treatment given for weight loss, plastic surgery, genetic damages, and conditions associated with AIDS.
- 2. Criminal act, penalties, fines, punitive, and exemplary damages.
- 3. Intentional non-compliance, wilful neglect, deliberate act.
- 4. Loss of goodwill.
- 5. Medical practice done under the influence of alcohol or narcotics.

IMA Professional Indemnity



IMA Hospital Indemnity





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Fees Structure

PPS & Hospital Cover

Professional Indemnity*

Professional Indemnity	10 Lac	20 Lac	50 Lac	1 Crore	2 Crore	3 Crore	4 Crore	5 Crore
General Physician	₹ 1,050	₹ 1,215	₹ 2,005	₹ 3,419	₹ 6,838	₹ 9,667	₹ 12,496	₹ 15,915
Consultant - Non-Invasive	₹ 1,202	₹ 1,519	₹ 2,766	₹ 4,941	₹ 9,883	₹ 14,234	₹ 18,585	₹ 23,526
Consultant - Invasive	₹ 1,392	₹ 1,900	₹ 3,717	₹ 6,844	₹ 13,688	₹ 19,942	₹ 26,196	₹ 33,040
Super Speciality	₹ 1,646	₹ 2,407	₹ 5,576	₹ 11,151	₹ 22,302	₹ 31,683	₹ 40,474	₹ 49,855

Hospital Indemnity*

Hospital Indemnity	50 Lac	1 Crore	2 Crore	3 Crore	4 Crore	5 Crore	6 Crore	7 Crore	8 Crore	9 Crore	10 Crore	15 Crore	20 Crore	25 Crore
All Categories #	₹13,939	₹19,744	₹30,355	₹40,966	₹50,577	₹60,188	₹70,799	₹83,410	₹96,021	₹1,08,632	₹1,21,243	₹1,69,298	₹2,07,353	₹2,45,408

* Above fees is inclusive of insurance premium, for details please visit the Website. #Premium is arrived considering a fix number of IPD & OPD. Premium is subject to change in case of any change in IPD & OPD.

PPS Mandate Letter

INDIAN MEDICAL ASSOCIATION
MAHARASHTRA STATE BRANCH
PROFESSIONAL PROTECTION SCHEME

State President	State Secretary	Chairman	Co-Chairman	Finance Director
Dr. Ramakrishna Londhe	Dr. Pankaj Bandarkar	Dr. Anand Kate	Dr. Kush Jhunjhunwala	Dr. Sanjay Deshpande

To,

The Members of IMA Maharashtra.

Dear Members,

IMA MS PPS committee has appointed **Policy Era** to assist and guide members for all services related to our **Professional Protection scheme**.

This scheme is run by IMA Maharashtra State.

1. Here are just some of the benefits you receive through this wonderful Scheme.
2. Dedicated claim support.
3. Hassle-free cashless claim settlement.
4. Exceptional post-sales services.
5. Coverage for self, visiting doctors, nurses, skilled and unskilled staff.
6. Free consultation with medico-legal experts.
7. Protection for multiple cases up to coverage amount.
8. Free access to seminars, conferences, and events by eminent doctors.

In case of enquires, questions & more details about Scheme, you can reach out Policy Era Team on below contact details.

Email ID – support@policyera.com

Call - 7045021897

Dr. Anand Kate. Chairman, IMA MS (PPS).	Dr. Kush Jhunjhunwala Co-Chairman, IMA MS (PPS).	Dr. Sanjay Deshpande Director Finance.
		



Call 7045021897
or Visit To
Enrol in IMA PPS &
Hospital Indemnity
scheme to get
suitable cover &
premium



INDIAN MEDICAL ASSOCIATION
MAHARASHTRA

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Call On: 7045021897 or What's App on 7977015578