



2022-2023

# Indian Medical Association MAHARASHTRA STATE

[REGISTERED UNDER BOMBAY PUBLIC TRUST ACT 1950, NO. F-166 (PUNE)]

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IMA MS/275/2023

April 14, 2023

To,  
All Members of IMA Maharashtra State

**Sub: IMA MS PPS Scheme**

Dear Member,

Greeting from IMA Maharashtra State!

As you all are aware that medico legal cases against the practicing doctors and hospitals are on rise. To protect and provide members, IMA Maharashtra State has IMA PPS Scheme. IMA PPS Scheme has tie up with Policy Era to cater services for IMA Members.

We recommend IMA Members to opt our in-house PPS Scheme made by doctors for doctors. IMA MS PPS have authorized Policy Era with their dedicated team, online, digitalized and enrollment process.

IMA PPS Scheme offers:

- Medico Legal Lawyers to represent doctors
- Covers Multiple cases up to sum insured
- Cashless claim settlement
- Guidance & Support from IMA PPS Committee
- Only 5 Minutes Digital Enrollment Process
- Save Up to 80% on Indemnity Insurance
- 15 plus more benefits

We recommend members of IMA to opt this scheme for safe and fear free practice.

**Feel free to contact.**

IMA MS PPS Coordinator :- Mr. Abhishek - 8983220024

POLICY ERA:-

Toll free No: 1800-121-3250

Mr. Milind Chilhate :- 7045021897

With best wishes for your professional future.

Yours sincerely

Dr. Ravindra Kute  
President  
IMA Maharashtra State



Dr. Santosh Kadam  
Hon.State Secretary  
IMA Maharashtra State



## MEDICO- LEGAL PROFESSIONALS



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## Scheme Benefits

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scheme.



Cashless Claim  
Settlement



Pre- Litigation Cost  
(Covers Initial Cost of Lawyer  
Consultation & Documentation)



Cover Multiple Cases  
(Upto Sum Assured)



Out of court settlement  
coverage( if required)



Covers errors and  
negligence.



covers Misdiagnosis  
of illness or disease.



Coverage to qualified  
& Unqualified staff.



Cost of defending  
in the court



Arrange awareness  
programs for doctors  
and staff.



Error in suggesting  
medical dosage.



Medico Legal Lawyers  
To Represent Doctors



Upto 80%  
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Only 5 mins digital  
enrollment process



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# INDIAN MEDICAL ASSOCIATION MAHARASHTRA

## 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	₹ 22,320	₹ 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 (900) & OPD (2,100). Premium is subject to change in case of any change in IPD & OPD.



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