



MEDICAL MALPRACTICE INSURANCE POLICY FOR HEALTHCARE PROFESSIONALS

PROCEDURE AND POLICY

Department: Professional Licensing Department

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POLICY AND PROCEDURE – MEDICAL MALPRACTICE INSURANCE POLICY FOR HEALTHCARE PROFESSIONALS

Introduction

Medical Malpractice Insurance is a specialized type of professional liability insurance. It is intended to cover any medical malpractice claim against a DHCA- licensed healthcare professional, if found accountable of any medical negligence. In line with the applicable laws and practices in the UAE including but not limited to UAE Federal Law No. (4) of 2016 on Medical Liability, all healthcare professionals (HCP) are required to obtain sufficient Malpractice Insurance.

This policy was created to set out the minimum requirements of the Medical Malpractice insurance certificate and to establish criteria for it.

1. Purpose	
1.1	To mandate the requirement of Medical Malpractice Insurance (MMI) coverage on all licensed healthcare professionals.
1.2	To ensure clarity and consistency of the minimum requirements for MMI.
1.2	To outline the MMI requirements.
1.3	To serve as a reference for DHCA- licensed HCPs willing to obtain an MMI certificate

2. Scope of application	
2.1	HCPs licensed by DHCA
2.2	Healthcare Operators (HCOs) licensed by DHCR
2.3	DHCR relevant departments.
2.4	Any Healthcare Professional/Healthcare Operator wishing to obtain a license to practice in Dubai Healthcare City.

3. Applicable to	
3.1	All DHCR licensed Healthcare Professionals including: <ul style="list-style-type: none"> Dental & Medical Professionals; Allied Healthcare Professionals; Nursing Professionals; CAM (Complementary Alternative Medicine) Practitioners; Faculty Professionals; and Trainees
3.2	This policy is not applicable to human subject research studies and clinical trials where indemnity is mandated to protect human subjects against possible harm they may experience as a result of participating in the research study.

4. Policy	
4.1	As a condition for rendering healthcare services in DHCA- licensed facilities, a licensed healthcare professional must obtain a mandatory Medical Malpractice coverage plan.
4.2	Insurance coverage must be kept valid throughout the period of practice within DHCA-licensed facilities and/or within the period of validity of a DHCA professional license.
4.3	It is the responsibility of the DHCA- licensed HCO to obtain and maintain Medical Malpractice Insurance for all licensed healthcare professionals practicing within their premises. By formal agreement, the HCO may delegate the responsibility of obtaining the MMI to the licensed HCP. However, ensuring its continuous applicability and validity is the HCO's responsibility.
4.4	The HCP must renew their MMI certificate by applying for an MMI, BLS, Title And Name Update application via this link .



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4.5	An email notification is sent by Masaar prior to the expiration of the MMI to the licensed HCP. A reminder follows 5 days prior to expiry of MMI.
4.6	A valid MMI may be required at renewal of the professional license. Additionally, a new MMI to cover the licensed healthcare professional shall be required upon addition or change of a clinical employer.
4.7	The MMI certificate submitted must: <ul style="list-style-type: none"> - Clearly show the name of insurance company. - Specify the type of Insurance. - Mention the full name of HCP as per his passport. - Specify the policy number. - Category and Specialty of the professional insured. - Specify the Insurance coverage period. - Dictate the jurisdiction of coverage including the name of the clinical facilities where the professional is licensed to render healthcare services at. - Have the official stamp and signature of the insurance company
4.8	The MMI indemnity limit should have a coverage amount that shall be at least AED 1,000,000.00 per claim, with a minimum annual aggregate of not less than AED 3,000,000.00 for Medical and Dental professionals.
4.9	The MMI indemnity limit should have a coverage amount that shall be at least AED 500,000.00 per claim, with a minimum annual aggregate of not less than AED 1,000,000.00 for CAM, Nursing, Allied Health, Trainees, and Faculty Professionals.
4.10	DHCR reserves the right to inspect and evaluate the validity of MMI for any healthcare professional at any given time. Noncompliance with the policy may result in penalties.

5. Application and Applicant types wherein MMI should be provided

Application Type		Applicant type
5.1	New Professional Licensing via this link	HCP/HCO
5.2	MMI, BLS, Title and Name Updates via this link	HCP/HCO
5.3	Renew of Professional License via this link	HCP/HCO
5.4	Change Primary Employer via this link	HCP/HCO
5.5	Upgrade Professional License via this link	HCP/HCO
5.6	Reapplication via this link	HCP/HCO
5.7	Add Employer via this link	HCP/HCO

6. Definitions & Abbreviations

6.1	Medical Malpractice insurance (MMI) is a type of professional indemnity insurance for healthcare professionals that protects them from claims of misdiagnosis, negligence, or harm to patients.
6.2	Indemnity Insurance: Means insurance against civil liability arising out of the provision of health care and includes an agreement or arrangement for discretionary indemnity in respect of liability.
6.3	Coverage period: is the period during which an insured professional is protected by an insurance contract.
6.4	HCO: Healthcare Operator.
6.5	HCP: Healthcare Professional.
6.6	DHCR: Dubai Healthcare City- Regulatory. An independent regulatory authority that manages the clinical licensing, quality oversight, education, and research services in DHCR licensed facilities.



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6.7	DHCA: Dubai Healthcare City Authority. The governance authority in DHCC.
6.8	DHCC: refers to the geographical healthcare free zone Dubai Healthcare City.
6.9	UAE: United Arab Emirates