



# IMA AP STATE PROFESSIONAL PROTECTION & WELFARE SCHEME



## Highlights :

- u Helps you in counting Consumer Protection Act.
- u Makes you to practice boldly.
- u PP&W Scheme is for the Doctors, of the Doctors and by the Doctors.
- u Join PP&W Scheme and be secured in your practice.
- u PP&W Scheme the best Defence in difficult times.
- u Fee Structure Competitive or better than General Insurance Companies.
- u PP&W Scheme Best encounter for litigant patient.
- u Coverage from the next day of enrollment.
- u Provides Medical and Legal Expertise.
- u No claim benefit of 20% will be given to the members who are renewed before expiry date and no case in the Court.
- u The Corpus Fund is utilized for the Welfare of member.
- u Membership for Family Physicians, Specialists & Super Specialists, Nursing Homes, Hospital and Diagnostic Centres.
- u Eligibility : Life Member of IMA AP State.

**FOR DETAILS CONTACT**

**Dr.G.S. Murty**  
Chairman  
Mob : 9848266667

**Dr. R. Ramakrishna Raju**  
Finance Secretary  
Mob : 9849766668

**Dr.S.S.C. Chakra Rao**  
Hony. Secretary  
IMA AP State, P.P.& W Scheme  
Dr. B.S. Rao Memorial IMA Hall,  
Siddartha Nagar, Kakinada - 533003, Mob : 94401 76634  
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# INDIAN MEDICAL ASSOCIATION

## ANDHRA PRADESH STATE

### PROFESSIONAL PROTECTION & WELFARE SCHEME

#### FOUNDER Dr.N.APPA RAO



Dr. B.S. Rao Memorial IMA Hall, Siddartha Nagar,  
Kakinada-533 003.

E-mail : imaapstateppws@gmail.com

**President IMA AP State**  
Dr. D. Shrehari Rao  
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Dr. P. Phanidhar  
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**Chairman**  
Dr. G.S. Murty  
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**Hony Secretary**  
Dr. S.S.C. Chakra Rao  
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**Finance Secretary**  
Dr. R. Rama Krishna Raju  
Mob : 9849766668

#### Aims and Objectives

- To protect and help members and public in litigation concerned with medical profession, which may arise during the process of their professional practice.
- To promote social service activities such as to provide medical aid to the poor and needy, to undertake family welfare programmes, to organize blood donation campaign, to organize AIDS awareness programmes etc.
- To conduct CME Programmes to doctors to update their knowledge.

#### Advantages of the Scheme

- While the member goes through the litigation the scheme will provide to the member the necessary medical expertise and proper defense procedure.
- The scheme by virtue of its organization can secure necessary medical records from any of the medical establishments as and when necessary to facilitate proper build up of the case. This helps the members to get rid off unwanted monetary loss and mental stress to the member.
- The corpus amount of this scheme will be utilized for the benefit of the members through our IMA activities.
- The scheme fee structure is very competitive to that of General Insurance Companies.

#### Eligibility

- Must be a Life member of IMA AP State.

#### Jurisdiction

- Any claim arising within the jurisdiction of Andhra Pradesh alone will be entertained by the scheme.

#### Procedure for Enrollment

- The managing committee of PP&W Scheme reserves the right of admission of any member to join in the scheme.
- The application form should be attested by the concerned local branch Hony. Secretary confirming the IMA membership status of the member.
- The DD/Cheque should be drawn in favour of "IMA AP State PPW Scheme" payable at Kakinada. Please add Rs.100/- for outstation cheques.

**Membership Fee.** The Following Fee Structure is effective from 01-04-2017.

### CATEGORY-1 Individual Doctors Membership

	A			B			C			D		
	MBBS without Surgical, Investigative and Other Procedures			Medical Specialists, Paediatricians, Gen. Physicians, Psychiatrists, Radiologist, Ultrasonologists, Microbiologists, Chest Physicians.			MBBS who does Surgery Gen, Surgeons, Dermatologists with Cosmetic Surgery, Ent & Eye Surgeons, Obstetricians & Gynaecologists, Orthopaedic Surgeons.			All Super Specialists Endoscopic, Laparoscopic and Laser Surgeons, Anaesthetists, Oncologists, including surgical & Medical Chemotherapy & Radiotherapy, Neonatologists, Emergency & Critical Care Doctors, Retinal & Comial Surgeons.		
<b>Risk Coverage</b>	Rs.5 Lakhs	Rs.10 Lakhs	Rs.20 Lakhs	Rs.5 Lakhs	Rs.10 Lakhs	Rs.20 Lakhs	Rs.5 Lakhs	Rs.10 Lakhs	Rs.20 Lakhs	Rs.5 Lakhs	Rs.10 Lakhs	Rs.20 Lakhs
<b>Annual Fee Rs.</b>	1000	2000	3500	1500	2500	4500	2000	3500	6000	2500	4500	8000
<b>Five Yrs Fee Rs.</b>	4000	8000	14000	6000	10000	18000	8000	14000	24000	10000	18000	32000

IMA Members under Category-1 are covered for the Professional Practice in their Clinic/Nursing Homes and also in other Nursing Homes and Hospitals.

**CATEGORY-2**  
**Nursing Home Membership**

BEDS	Rs.5 Lakhs		Rs.10 Lakhs		Rs.20 Lakhs	
	Annual Fee Rs.	Three Years Fee Rs.	Annual Fee Rs.	Three Years Fee Rs.	Annual Fee Rs.	Three Years Fee Rs.
1-10	6,000	14,400	10,000	24,000	18,000	43,200
11-20	8,000	19,200	15,000	36,000	27,000	64,800
21-30	10,000	24,000	18,000	43,200	33,000	79,200
31-50	-----	-----	25,000	60,000	45,000	1,08,000
51-75	-----	-----	30,000	72,000	54,000	1,29,600
76-100	-----	-----	35,000	84,000	63,000	1,51,200

under category-2, Professional Practice is covered in their Nursing Homes, their consultations and entire staff. The coverage will not apply to Professional Practice by the member in the other Nursing Homes and Hospitals. Any false declaration regarding the number of beds will make the member ineligible for claiming the benefits of the scheme. Any change in the beds strength should be intimated to the Hony. Secretary of the Scheme. Under this category of 10 lakhs, the risk coverage for single case is Rs.5 lakhs and to any number of cases upto 10 lakhs. The doctors and consultants of these Nursing Homes should be members of Indian Medical Association.

Nursing Homes having separate Diagnostic Centres should also take the category-3 for diagnostic centers.

**CATEGORY-3**  
**Diagnostic Centre Membership**

Risk Benefit Sum	Category-3A Without MRI/CT			Category-3B With MRI/CT		
	Rs.5 Lakhs	Rs.10 Lakhs	Rs.20 Lakhs	Rs.5 Lakhs	Rs.10 Lakhs	Rs.20 Lakhs
Annual Fee Rs.	6,000	10,000	18,000	15,000	25,000	45,000
Three Yrs Fee Rs.	14,400	24,000	43,200	36,000	60,000	1,08,000

**No Claim Benefit**

- Concession Upto 5 Years 20%, 6-10 Years 30%, 10-15 Years 40%, 15-20 Years 50%, 20 Onwards 60%.
- Any penalty in the court of law seniority will be cancelled automatically & will be started only after clearing the case.

**Commencement of the Membership**

- All three Categories of membership 1, 2 and 3 shall come into effect from the next day of receiving the draft at scheme office or on realization of the cheque along with completely filled application form.

**Members rights and duties and damages payable by the scheme.**

- The scheme renders assistance in defending civil cases of members, which may arise during the process of their professional practice. This assistance is limited only to the problems arising while discharging professional duties only.
- The concerned member shall inform the Secretary of this scheme and district coordinator of the scheme as soon as the member receives any legal notice within fifteen days.
- The concerned member shall take any instruction given by the management of the Scheme regarding the cases.
- The concerned member shall give the Hony. Secretary of PP&W Scheme copies of the relevant documents, all records concerned with the incident for the use of the scheme.
- The amount payable as ordered by the court of law, will be governed by the terms and conditions of PP&W Scheme.
- The office bearers of the scheme shall not be responsible personally for any act done during their tenure.
- If the member is advised by the management to file a counter petition or suit against the party concerned for monetary damages and deformation, the member is bound to obey. In such cases once the compensation is awarded after deducting all the expenses, 50% of the amount so awarded will go to the Scheme and the balance 50% amount will be given to the member concerned.
- The Xerox copies of the application forms can be used for your colleagues.
- For details contact Hony. Secretary, PP&W Scheme at the following address.

*Correspondence Address*

Dr. S.S.C. Chakra Rao

Hony. Secretary

IMA AP State Professional Protection & Welfare Scheme

Dr. B.S. Rao Memorial IMA Hall, Siddartha Nagar

Kakinada - 533003, Mob. : 94401 76634

Email : imapstateppws@gmail.com



# IMA AP STATE

## PROFESSIONAL PROTECTION & WELFARE SCHEME



### FORM OF APPLICATION

(To be filled in block letters)

Surname & First Name.....

Name of Father/Husband..... Age.....

Address.....

..... Pin.....

E-mail..... Mobile No.....

Qualification..... University..... Year of Passing.....

Registration No..... Year..... Medical Council.....

#### SCHEME OPTED

(Refer to brochure for fee structure)

Category-1 Individual Membership	Category-2 Nursing Homes	Category-3 Diagnostic Centres
Risk Benefit Sum Rs.....	Risk Benefit Sum Rs.....	Risk Benefit Sum Rs.....
Speciality Opted.....	No. of Beds.....	Category 3A/3B.....
Annual Fee Rs.....	Annual Fee Rs.....	Annual Fee Rs.....

Enclosed draft/cheque No..... dated..... for Rs..... (Rupees.....  
..... only) drawn on.....

I do hereby declare that the details furnished above are true and correct and I further agree to abide by all Rules & Byelaws of PP&W Scheme of IMA AP State and amendments to be made from time to time.

Date.....

Place.....

Signature of the Member

#### CERTIFICATE

This is to certify that Dr..... is a Life Member  
of..... Branch of IMA AP State.

IMA Membership No.....

Seal of Local Branch with  
Signature of the Hony. Secretary  
Local Branch of IMA

**FOR OFFICE USE ONLY**

**APPLICATION No.**.....

**LEDGER No.**.....

**PP&WS No.**.....

**DATE OF APPLN. RECEIVED** .....

Signature of Hony. Secretary  
IMA A.P. State  
Professional Protection & Welfare Scheme

**INSTRUCTIONS**

1. Membership of IMA AP State PP&W Scheme is restricted to members of IMA AP State only.
2. Demand Draft/Cheque should be drawn in favour of "IMA AP State PP&W Scheme" payable at Kakinada.
3. Date of effectiveness of the Policy. All three Categories 1,2 & 3 shall come into effect from the next day of receiving the draft at scheme office or on realization of the cheques along with completely filled application form.
4. In case of Category-2, information of the Beds should be correct and if any increase or decrease in Bed Strength should be informed to the Hony. Secretary, PP&WS immediately through the Local Branch Secretary of IMA.
5. **No Claim Benefit of 20%** will be given to the members and must be renewed before expiry date **and No Case in the Court on the members**. After expiry date it will not be entertained for No Claim Benefit.
6. If notice is received by a member contact the District Coordinator and also forward the following documents mentioned below immediately to the Hony. Secretary of PP&WS with in 15 days of receiving the Legal Notice.
  - a) Xerox copy of the Notice.
  - b) Xerox copy of the case sheet.
  - c) A detailed note on the incident.
7. Application form and other documents should be sent by registered post or courier services.
8. Government Doctors who are IMA members are also eligible to become the members of this scheme.
9. The Xerox copies of the application forms can be used for your colleagues.
10. Application form duly filled along with Draft/Cheque should be sent to.

Hony. Secretary  
IMA AP State P.P.& W Scheme,  
Dr. B.S. Rao Memorial IMA Hall,  
Siddartha Nagar, Kakinada - 533003, Mob. : 94401 76634  
Email : imaapstateppws@gmail.com