



**INDIAN MEDICAL ASSOCIATION**  
**PROFESSIONAL PROTECTION & WELFARE SCHEME**  
**ANDHRA PRADESH STATE**  
**FOUNDER Dr.N.APPA RAO, NATIONAL COORDINATOR**  
IMA Building, 1st Floor, Esamia Bazar, Hyderabad-500 027.  
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<b>Chairman</b> Dr.G.Ashok Near Nehru Statue, Nellore-524 003. 0861-2344545 Cell 9385448429	<b>Hony. Secretary</b> Dr.N.Vasu Dev Thatha Hospital, Dr.A.S.Rao Nagar, ECIL Post, Hyd-62 Ph:040-27123464 Cell:9246373464	<b>Hony.Finance Secretary</b> Dr.K.Narender Reddy Cell:9848236805	<b>State President</b> Dr.V.S.Prasad Cell: 9346791123	<b>Hony.Gen. Secretary</b> Dr.M.A.Rahman Cell:98482-45786
	<b>Hony.Jt.Fin.Secretary</b> Dr.Gurubachan Singh Cell:9395567007	<b>Hony. Secretary(1)</b> Dr.G.S.Satish Kumar Cell: 9394100522	<b>Hony. Secretary(2)</b> Dr.T.Murali Krishna Cell:9440288289	

**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 Annual/Life member of IMA AP State. In case of Annual member, the membership should continue through out the period of this scheme.

**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 arrested by the concerned local branch Hony. Secretary confirming the IMA membership status of the member.
- The DD/Cheque should be drawn in favour of "PP&W Scheme IMA AP State" payable at Hyderabad. Please add Rs.100/- for outstation cheques.

**Membership Fee**

- Member joining in the scheme should pay Annual Fee once in every year, as per the tables given below for the three groups of schemes.
- The following Fee Structure is effective from 1st October, 2007.

**CATEGORY-1**  
**Individual Doctors Membership**

	A		B		C		D	
	MBBS without Surgical, Investigative and Other Procedures		Medical Specialists, Paediatricians, Gen. Physicians, Psychiatrists, Dermatologists, Pathologist, Radiologists, Ultrasonologists, Microbiologists, Chest Physicians		MBBS who does Surgery Gen. Surgeons, Dermatologists with Cosmetic Surgery, ENT & Eye Surgeons, Obstetricians and Gynecologists, Orthopaedic Surgeons		All Super Specialists Endoscopic, Laparoscopic and Laser Surgeons, Anaesthetists, Oncologists, including Surgical & Medical Chemotherapy & Radiotherapy, Neonatologists, Emergency & Critical Care Doctors, Retinal & Corneal Surgeons	
Risk Coverage	Rs.5 Lakhs	Rs.10 Lakhs	Rs.5 Lakhs	Rs.10 Lakhs	Rs.5 Lakhs	Rs.10 Lakhs	Rs.5 Lakhs	Rs.10 Lakhs
Annual Fee Rs.	1000	2000	1500	2500	2000	3500	2500	4500
Five Years Fee Rs.	4000	8000	6000	10000	8000	14000	10000	18000

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 Homes Membership**

BEDS	Rs.5 LAKHS		Rs.10 LAKHS	
	Annual Fee Rs.	Three Years Fee Rs.	Annual Fee Rs.	Three Years Fee Rs.
1-10	6,000	14,400	10,000	24,000
11-20	8,000	19,200	15,000	36,000
21-30	10,000	24,000	18,000	43,200
31-50	----	----	25,000	60,000
51-75	----	----	30,000	72,000
76-100	----	----	35,000	84,000

Members 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.5 LAKHS	Rs.10 LAKHS
ANNUAL PREMIUM	6,000	10,000	15,000	25,000
THREE YEARS FEE Rs.	14,400	24,000	36,000	60,000

**20% No Claim Benefit**

- 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 eligible for No Claim Benefit.

**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.N.Vasu Dev, Hony. Secretary  
Professional Protection & Welfare Scheme  
IMA AP STATE  
1st Floor, IMA Building, Esamia Bazar, Hyderabad-500 027.  
Phone:040-24657014, Fax:040-24738197, E-mail:ima.ppps@gmail.com