

Key Features of the three popular Disciplinary Protection Schemes for HA employees

Scheme	Disciplinary Protection Insurance	MPPS	MXX option 1	MXX option 2
Annual Premium (2019)	Free	HK\$4,200	HK\$5,870 - HK\$16,970	HK\$4,280 - HK\$11,720
Service provider	HA through JLT (an insurance broker)	Asia Insurance Co., Ltd	A limited company	A limited company
Coverage	Legal Representation Expense	Legal assistance and indemnity	Legal assistance only	Legal assistance only but exclude assistance with regulatory matters
Indemnity payable to patient as a result of damage from a medical procedure/negligence	Not covered	Covered	Not covered except for Samaritan Acts	Not covered except for Samaritan Acts
Coverage for good Samaritan Acts	Yes	Yes	Yes	Yes
Scope of Coverage on inquiry	Any formal or informal inquiry, invitation to explain, investigation, examination, hearing, regulatory, disciplinary or other step or proceeding brought or initiated by an official body	Same	Same	Excludes regulatory matters
Available to	all HA/government/university clinical and non-clinical professionals	all HA/government/university medical doctors	HA/government/university medical doctors	HA and university doctors only

Scheme	Disciplinary Protection Insurance	MPPS	MX option 1	MX option 2
An insurance policy	Yes	Yes	No	No
Regulated by Authority	Regulation for insurance broker	Regulation for insurance company	Regulation for limited company in general	Regulation for limited company in general
Jurisdictional limit	Hong Kong only	Worldwide except US & Canada	Worldwide	Worldwide
Doctor's individual representation at Coroner's Death Inquest	Not clear	Covered	Covered	Covered
Voluntary works within Hong Kong	Not covered unless required by HA/Government	Covered, no additional charge	Not covered(subject to separate application and additional charge)	Not covered(subject to separate application and additional charge)
Overseas training	Not covered unless required by HA/Government	Covered, no additional charge	Not covered(subject to separate application and additional charge)	Not covered(subject to separate application and additional charge)
Retroactive date	1-Dec-91	From date of inception	From date of inception	From date of inception
Coverage of previous cases while doctor was working in HA, but has since left HA for private practice/retirement	Covered	Covered, subject to having paid five years' premium or more	Covered	Covered
Protection limit	Different among professions, reported that HK\$3million for medical doctor	HK\$10,000,000 per case per annum	Discretionary	Discretionary
Basis of honoring claims	Based on policy provision	Based on Policy Provision	Discretionary, based on judgement panel's decision on individual case	Discretionary, based on judgement panel's decision on individual case