Blue Cross 藍十字
An AIA Company 友邦保險成員公司

註冊中醫師專業責任保險
Professional Indemnity Insurance for Registered Chinese Medicine Practitioners



2025 年 9 月生效
With effect from Sep 2025

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為甚麼註冊中醫師需要專業責任保險？

即使是經驗豐富、技術超卓的中醫師，當他們為病人提供專業診治時，亦可能遇上不可預計的存在風險：例如因專業疏忽造成病人身體受傷甚至死亡；中藥錯配；誹謗；遺失文件；或因僱員的疏忽行為等，導致中醫師需承擔法律責任及面臨民事索償。

當出現以上情況，藍十字的**註冊中醫師專業責任保險**（「本計劃」）所提供的保障便極其重要。本計劃可減輕作為香港註冊中醫師* 的您因訴訟及民事責任引致的經濟負擔，為您提供財政幫助，保障您的業務，令您安心。

Why do registered Chinese medicine practitioners need professional indemnity insurance?

When providing professional treatment and care to patients, even the most experienced and highly skilled Chinese medicine practitioners may encounter unforeseen circumstances. These inherent risks include, for example, professional negligence that may result in bodily injury or even death of a patient; negligent dispensing of Chinese medicine; libel and slander; loss of documents; or negligent act by the practitioners' employees and more. These situations could result in legal liability and civil claims against the practitioners.

Blue Cross' **Professional Indemnity Insurance for Registered Chinese Medicine Practitioners** (the "Plan") offers crucial protection to you as a registered Chinese medicine practitioners in Hong Kong* when such incidents arise. It alleviates your financial burden of litigation and civil liability. By providing monetary support, the Plan safeguards your practice and peace of mind.

主要保障　Major Benefits

- 專為作為香港註冊中醫師* 的您而設的專業責任保險，涵蓋中醫全科（方脈）、骨傷科# 及/ 或針灸科^Δ^
  Professional indemnity insurance designed exclusively for Chinese medicine practitioners registered in Hong Kong* like you with specialty in General Consultation, Bone-setting# and/or Acupuncture^Δ^
- 假如您在提供中醫服務時，因疏忽引致法律責任及被索償，可獲賠償
  Indemnify against your legal liability for claims for compensation due to negligence in your provision of Chinese medical services
- 假如因僱員的疏忽行為，導致您需要承擔法律責任及被索償，可獲賠償
  Indemnify against your legal liability for claims for compensation due to negligence of your employees
- 賠償因訴訟及聘請法律代表所引致的費用及開支
  Reimburse costs and expenses arising from lawsuit and legal representation

最高賠償額　Limit of Indemnity

- 單一索償之最高賠償額及每一保單年度之最高合共賠償額：HK$5,000,000，包括主要保障項目、自動伸延保障項目、以及自選附加保障項目
  Limit of indemnity for any one claim and in aggregate in any policy year: HK$5,000,000, inclusive of major benefit items, automatic extension items and optional extension item

* 根據《中醫藥條例》（香港法例第 549 章）註冊。
Registered under the Chinese Medicine Ordinance (Cap. 549 of the Laws of Hong Kong).

\# 骨傷科包括推拿及按摩治療。
Bone-setting includes Tui-na and Massage Therapy.

^Δ^ 針灸科包括拔罐。
Acupuncture includes Cupping Glass.

自動伸延保障（毋須額外保費）
Automatic Extensions (no additional premium required)

為進一步加強您的保障，本計劃同時涵蓋以下情況，助您面對不同的業務挑戰。

To further enhance your protection, the Plan also covers the following scenarios, helping you navigate various business challenges.

- 當您因為以下情況而被索償，可獲賠償：

  Indemnify for claims against you arising from the following scenarios:

  - 錯誤急救 – 向任何人提供急救而引致法律責任及被索償

    Emergency first aid – any claim made against you in respect of any legal liability arising from your rendering of emergency first aid assistance to any person

  - 中藥^ 錯配 – 被指疏忽錯配中藥而被索償

    Dispensing clause - any claim made against you alleging negligent dispensing of Chinese medicine^

  - 誹謗 – 在提供中醫服務時所寫的文字或所講的說話，被任何人士認為屬於誹謗而被索償

    Libel and slander – any claim made against you, by any person, for libel or slander by reason of words written or spoken

- 就以下情況引致的費用及開支，可獲賠償：

  Reimburse the costs and expenses arising from the following scenarios:

  - 死因調查 – 假如您必須按法律規定出席死因調查，在預先獲得藍十字書面同意下，可獲賠償聘請法律代表所產生的費用及開支

    Coroner's enquiries - reimburse, with Blue Cross' prior written consent, costs and expenses incurred by you arising out of the representation of you at any coroner's enquiry at which you are legally required to attend

  - 文件遺失 – 如文件（包括但不限於您所擁有的文件）損毀、損壞、遺失、或放置不當而經過仔細搜尋後仍無法尋回，可獲賠償所需費用及開支

    Loss of documents – reimburse your costs and expenses arising from the loss of any documents (including but not limited to documents which are your property) which have been destroyed, damaged, lost or mislaid and, after diligent search, cannot be found

- 即使發生以下情況，保單的保障亦維持不變：

  Coverage under the policy remains the same even when the following happens:

  - 遺產及法定代表人 – 假如您身故或失去行為能力，您的遺產、繼承人、法定代表人或受讓人，均享有保單所提供的相同保障

    Estates and legal representatives – provide the same coverage under the policy to your estates, heirs, legal representatives or assigns in the event of your death or incapacity

自選附加保障（需額外保費）
Optional Extension (additional premium required)

- 中醫遙距應診附加保障 – 假如您因為提供遙距應診服務（僅限於中醫全科（方脈））引致法律責任及被索償，可獲賠償

  Telemedicine for Chinese Medicine Practitioner Extension - indemnify against your legal liability for claims for compensation in your provision of telemedicine service (only applicable to General Consultation)

^ 只限於符合《中醫藥條例》（香港法例第 549 章）的指定草藥。本伸延保障項目不適用於不發出配劑的受保人。
Only applies to the Chinese herbal medicines specified in the Chinese Medicine Ordinance (Cap. 549 of the Laws of Hong Kong). This extended benefit item does not apply to those insureds not involved in dispensation.

追溯日期▼ Retroactive Date▼

本計劃保障在追溯日期後發生之醫療失誤。
The Plan covers medical malpractice occurred after the retroactive date.

保險生效期 Period of Insurance

保險生效期為一年。
The period of insurance of the policy is 1 year.

自負額（包括法律及其他有關費用及開支）
Deductible (including legal and other related costs and expenses)

	每宗索償的自負額 Deductible for Each and Every Claim (HK$)
受保人提供的中醫服務 Chinese Medical Services Provided by the Insured	
1. 中醫全科（方脈） General Consultation	5,000
2. 骨傷科 Bone-setting	10,000
3. 針灸科 Acupuncture	10,000
自動伸延保障 Automatic Extensions	
文件遺失 Loss of Documents	5,000
自選附加保障 Optional Extension	
中醫遙距應診附加保障 Telemedicine for Chinese Medicine Practitioner Extension	5,000

▼ 本計劃保障在追溯日期當日或之後發生（或被指控發生）的行為、錯誤或疏忽，而有關索償必須在指定期間內以書面首次向受保人呈報（詳情請參閱本產品小冊子「索償手續」一節及保單的條款與細則。）投保人須於申請表格填寫追溯日期，並提供現有保單資料頁影印本作為追溯日期的證明。如無現有保單，又或現有保單並未列出追溯日期，追溯日期將與本計劃的保單生效日期相同。
The Plan covers acts, errors, or omissions committed (or alleged to have been committed) on or after the retroactive date, provided that the claim is first made against the insured in written notice within the specified period (please refer to the Claim Procedure section in this brochure and the policy's terms and conditions for more details). Applicants will be asked to fill in the retroactive date in the application form, and to provide a copy of the existing policy schedule as a proof of the retroactive date. If there is no existing policy, or if the existing policy does not contain a retroactive date, the retroactive date will be the same as the policy effective date of the Plan.

主要不保事項 Major Exclusions

1. 受保人的不誠實、欺詐、刑事、或惡意行為或遺漏。
   Dishonest, fraudulent, criminal, or malicious act or omission of the insured.
2. 於香港範圍外發生之任何事故。
   Any event that takes place outside Hong Kong.
3. 在保險生效期之前已向受保人提出、威脅或暗示的索償。
   Any claim made, threatened or intimated against the insured prior to the commencement of the period of insurance.
4. 任何並非受保人直接提供醫療服務所引起的索償。
   Any claim arising from medical services not directly provided by the insured.
5. 任何外科手術、整容、減肥、墮胎、植髮及以美容為目的之醫療服務。
   Any surgery, cosmetic plastic surgery, body slimming, abortion, hair transplants and medical services for the purpose of beauty.
6. 受保人在受麻醉品、藥物或酒精影響下所提供的任何醫療服務。
   Any medical services rendered by the insured while under the influence of intoxicants or drugs or alcohol.

索償手續 Claim Procedure

本計劃保障在保險生效期內首次向受保人提出，及受保人以書面形式在 14 天內向藍十字呈報的第三者索償事件。

The Plan covers any third party claim first made against the insured during the period of insurance, provided that the insured has given a written notice to Blue Cross within 14 days.

注意 Notes

- 此小冊子僅在香港派發。派發此小冊子並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。此小冊子的中英文版本如有差異，以英文版本為準。此小冊子只供參考之用。有關詳盡條款及細則及所有不保之事項，概以保單為準。
- 「註冊中醫師專業責任保險」由香港獲授權之保險商 — 藍十字（亞太）保險有限公司承保。
- 藍十字（亞太）保險有限公司乃友邦保險控股有限公司之子公司，與 Blue Cross and Blue Shield Association 及其任何關聯公司或持牌人並無任何關聯。
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- Professional Indemnity Insurance for Registered Chinese Medicine Practitioners is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
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藍十字（亞太）保險有限公司（「藍十字」）乃友邦保險控股有限公司之子公司，於香港經營保險業務逾 50 年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。藍十字通過龐大的分銷渠道銷售其產品，包括友邦香港營業團隊、網上平台、直銷渠道、銀行網絡、保險代理和經紀，以及旅行社代理。

藍十字在 2025 年獲標普全球評級分別授予財務實力評級 A+（展望穩定）及發行人信用評級 A+（展望穩定）。

Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is a subsidiary of AIA Group Limited. With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel, and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross distributes its products through various channels, including AIA agency force, online platform, direct sales, bank network, insurance agents and brokers, as well as travel agencies.

In 2025, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.