

IMA National Professional Protection Scheme

Why you have to join IMA National Professional Protection Scheme

National P.P. Scheme will look after its members from any kind of litigation during their professional practice and will fight up to the National Commission and Supreme Court.

1. It provides security for its members from any type of harassment.
2. N.P.P.Scheme will fight for its members in any litigation against Criminal Negligence, Civil Cases etc.

Eligibility & Jurisdiction

Only Life member of IMA is eligible to become the member of P.P.S. Any claim arising within the jurisdiction of Republic of India will only be entertained by the Scheme.

Membership Fee

For the first year the membership fee is Rs.3000/-. Any cause of action from the date of realisation of the membership fee for one full Calendar year will be taken up by the scheme

First Year Membership Fee	-Rs.3000/-
Second Year Membership Fee	-Rs.2900/- (if no claim)
Third Year Membership Fee	-Rs.2800/- (if no claim)
Fourth Year Membership	-Rs.2700/- (if no claim)
Fifth Year membership	Rs. 2600/- (if no claim)
Sixth Year Membership	-Rs.2500/- (if no claim)
After sixth year fixed payment	-Rs.2500/- per year (If no claim)

(Payment only as DD in favour N.P.P.Scheme of IMA, Payable at Thiruvananthapuram)

Now the upper limit of compensation awarding in the district forum is increased to 50lakhs, State Commission to 1 Crore and for National Commission no limit. The deposit money in CDRC is also increased even unto 5 lakhs if we want to contest the case in higher court as appeal.

Member's Right

The scheme will look after any civil, criminal, consumer or similar cases arising out of member's medical practice and will contest up to the level of Supreme Court as decided by the managing committee. Member can take any additional number of units Litigation arising out of other actions of the members including the administration will not be taken up by the scheme.

Protection and Damages - IMA NATIONAL PROFESSIONAL PROTECTION SCHEME VS. INSURANCE-COMPARISON

IMA Professional Protection Scheme	Insurance Companies
1. NPPS have vast data bank and unparallel experience in handling Medico-Legal cases	1. I/C have Limited experience and knowledge in handling Medico-legal cases
2. No pay-offs and settlements for even small sums except in exceptional cases	2. Often prefer off the court settlement and ask the doctor to confess his negligence
3. Interest of the profession is of paramount importance, since even small compensations paid will encourage litigation against profession.	3. They are not bothered about the interest of the profession but concerned about their profit.
4. Scheme not a party and hence less chance for compensation awards	4. They are a company so possibility of awarding compensation is more
5. Legal reply drafted by the Scheme for its members – reply drafted by its Secretary	5. Fully depends on Advocates
6. No exploitation of profession by periodic hikes in premium	6. There will be periodic hikes depending up on the number of cases and compensation awarded for Higher premium for high risk groups
7. No higher premium for high risk category	7. No help other than legal.
8. Help of IMA and its members	8. They entertain only criminal negligence.

Unique Features of N.P.P.Scheme

- Help of IMA friends at the time of need.
- National P.P. Scheme helps IMA members at the time of need.
- All litigations fought up to Supreme Court and national commission if decided by the managing committee.
- Help of the office bearers will be available at every stage of the cases.
- Unique in history of Medical profession.
- From Kerala, the idea has been copied by other states. In Kerala the Scheme was started in 2002.

Where All Does the Scheme Cover?

- CRIMINAL CASES
- CIVIL CASES.
- CONSUMER CASES.
- HUMAN RIGHTS COMMISSION.
- COMPLAINTS BEFORE MEDICAL COUNCIL.
- WOMEN'S COMMISSION
- LOK ADALATH

Some Questions Commonly Asked

- What is the necessity of PP Scheme?
- Is not a Lawyer's help sufficient?
- Can't the doctor and the lawyer together draft a reply to be filed in the Court?
- What special help or expertise can PP Scheme offer?
- What is the expertise of National PP Scheme in this regard?
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Answers

- The replies drafted by PP Scheme are head and shoulders above those drafted by lawyers.
- Medico – legal cases are won by defense prepared by application of Medical knowledge mainly with use of common sense and with sufficient legal knowledge.

- Replies prepared by individual doctors for their defense are supplemented and modified by input from PP Scheme on the basis of its vast experience and vast data bank.
- No single lawyer has as much experience in medico legal cases as the PP Scheme