Patient Injuries Insurance covers against liability arising from:

1. Examination, treatment or other similar action taken or neglected, providing that an experienced health care professional would have examined, treated or otherwise dealt with the patient in a different manner and would thereby probably have avoided the injury.

2. A defect in the health care equipment or device used in an examination, treatment or other similar action.

3. An infection which originates from an examination, treatment or other similar action, unless the patient was required to endure the injury in view of the predictability of the infection, the degree of severity of the injury sustained, the nature or difficulty of the illness or impairment that was being treated and the patient’s overall health.

4. An accident in connection with an examination, treatment or other similar action, or an accident that occurred during transfer of the patient.

5. A fire or other similar damage affecting either the treatment premises or the equipment used for the treatment.

6. The supplying of pharmaceuticals contrary to the provisions of acts or decrees or regulations issued thereunder.

7. An examination, treatment or other similar action where this has resulted in a permanent, severe illness or impairment, or death, and the consequence can be considered unreasonable in view of the degree of severity of the injury, the nature or difficulty of the illness or impairment that was being treated, the patient’s overall health, the rarity of the injury and the extent of risk in individual cases.