



MI Insurance Brokers Limited

**MEDICAL MALPRACTICE LIABILITY INSURANCE FOR**  
**THE MEMBERS OF HONG KONG PHYSIOTHERAPISTS' UNION**

1. TO INDEMNIFY THE INSURED AGAINST LEGAL LIABILITY FOR ANY CLAIM FIRST MADE AGAINST THE INSURED AS RESULT OF A CLAIM ALLEGING AN ACT, ERROR, OMISSION OR NEGLIGENCE IN PROFESSIONAL SERVICES RENDERED BY THE INSURED.
2. TO PAY THE COSTS AND EXPENSES INCURRED WITH THE WRITTEN CONSENT OF THE INSURER AND IN THE DEFENCE OR SETTLEMENT OF ANY SUCH CLAIM.

SPECIAL FEATURES:

- ✓ HIGH LIMITS OPTIONS (HKD10M or HKD12M)
- ✓ LOW DEDUCTIBLE/EXCESS
- ✓ LOSS OF DOCUMENTS - SUB-LIMITS OF LIABILITY: HK\$1,000,000
- ✓ DEFAMATION (LIBEL & SLANDER)
- ✓ INQUIRIES (CORONER'S ENQUIRIES) - SUB-LIMITS OF LIABILITY: HK\$1,000,000
- ✓ AUTOMATIC REINSTATEMENT
- ✓ INTELLECTUAL PROPERTY RIGHTS
- ✓ FRAUD & DISHONESTY
- ✓ CONTINUOUS COVER
- ✓ GOOD SAMARITAN ACTS EXTENSION (EMERGENCY FIRST AID EXTENSION)
- ✓ RUN-OFF COVER CONDITION
- ✓ WORLDWIDE (EXCLUDE USA / CANADA) TERRITORIAL LIMIT AND JURISDICTION

**HIGH LIMIT WITH LOWER COST:**

ALT 1:

HK\$10,000,000 ANY ONE CLAIM AND IN AGGREGATE  
WITH ANNUAL **NET** PREMIUM **HK\$2,002.00** INCL. IA LEVY PER MEMBER

ALT 2:

HK\$12,000,000 ANY ONE CLAIM AND IN AGGREGATE  
WITH ANNUAL **NET** PREMIUM **HK\$2,202.20** INCL. IA LEVY PER MEMBER

**EXCESS:**

HK\$5,000 ANY ONE CLAIM  
HK\$20,000 ANY ONE CLAIM OUTSIDE HONG KONG

OPTIONAL COVER:

MOLESTATION DEFENCE COST EXTENSION WITH SUB-LIMIT (SUB-LIMIT: HK\$300,000; EXCESS: HK\$50,000)  
WITH ANNUAL **NET** PREMIUM **HK\$1,001.00** INCL. IA LEVY PER MEMBER

Unit 05-06, 19/F, Prosperity Millennia Plaza, 663  
King's Road, North Point, Hong Kong Tel: (852) 2865  
3263 Fax: (852) 2865 5339 香港北角英皇道663號泓富  
產業千禧廣場19樓05-06室 電話: (852) 2865 3263 傳真:  
(852) 2865 5339  
[www.mibins.com](http://www.mibins.com)



**MI Insurance Brokers Limited**

## **MID TERM ENROLMENT / CANCELLATION**

SUBJECT TO APPLICATION

BEFORE 1<sup>ST</sup> SEPTEMBER - FULL PREMIUM  
ON OR AFTER 1<sup>ST</sup> SEPTEMBER - 50% ON ANNUAL PREMIUM

**PLUS IA LEVY (LEVY RATE % 0.1%)**

[https://www.ia.org.hk/en/aboutus/role/financial\\_arrangements.html](https://www.ia.org.hk/en/aboutus/role/financial_arrangements.html)

## **SUBSCRIPTION**

COMPLETED, SIGNED AND DATED THE ATTACHED APPLICATION FORM AND RETURNED TO US .

OUR CONTACT POINTS:

### **Ms. Jodie Lui**

Manager

Insurance Authority Technical Representative (Broker) Licence No.: IK4623

D: +852 2511 0135 | M: +852 6806 0412

O: +852 2865 3263 | F: +852 2865 5339

E: [jodie.lui@mibins.com](mailto:jodie.lui@mibins.com)

### **Ms. Tiffany Lung**

Managing Director & Responsible Officer

Insurance Authority Technical Representative (Broker) Licence No.: IA3516

D: +852 2511 2775 | M: +852 9468 1381

O: +852 2865 3263 | F: +852 2865 5339

E: [tlung@mibins.com](mailto:tlung@mibins.com)

## **UNDERWRITERS (PLEASE REFER TO APPENDIX - NOVATION CLAUSE)**

LIBERTY SPECIALTY MARKETS HONG KONG LIMITED (<https://www.libertyspecialtymarkets.com.hk/>)

✓ PART OF LIBERTY MUTUAL INSURANCE – A FORTUNE 100 COMPANY THAT'S MORE THAN 100 YEARS OLD

✓ FINANCIAL STRENGTH RATINGS ASSIGNED TO LIBERTY MUTUAL GROUP OF COMPANIES

(<https://www.libertymutualgroup.com/about-lm/investor-relations/financial-ratings>)

(<https://www.libertyspecialtymarkets.com.hk/about/financial-strength/>)

1. A.M. BEST CO. - 'A' (EXCELLENT)
2. MOODY'S - 'A2' (GOOD)
3. STANDARD & POOR'S - 'A' (STRONG)

## **THROUGH MI INSURANCE BROKERS LIMITED (<http://www.mibins.com>)**

1. OVER 100 YEARS OF HISTORY AND EXPERTISE IN THE INSURANCE FIELD
2. THE HIGHEST RATINGS OF ALL INSURANCE BROKERAGE FIRMS IN HONG KONG
3. SPECIALIZED INSURANCE BROKERS FOR PROFESSIONAL LIABILITY AND NICHE INSURANCE PRODUCT
4. BILINGUAL EXPERTS WHO WILL LISTEN, UNDERSTAND AND FULFILL YOUR PROTECTION REQUIREMENTS
5. COMMITMENT TO SOURCING AND CREATING THE BEST INSURANCE SOLUTIONS FOR ITS CLIENTS
6. WE ARE COVERHOLDER AT LLOYD'S FOR BLOODSTOCK INSURANCE FOR THE HONG KONG JOCKEY CLUB'S HORSES

## PROPOSAL FORM FOR HONG KONG PHYSIOTHERAPISTS

For use with the **Liberty Specialty Markets Hong Kong Limited Malpractice Liability** Proposal

### **Notice to the Proposed Insured (Applicant)**

1. This Proposal Form forms part of the Insurance Policy which shall be the basis of the contract should a Policy be issued.
2. Answers are required for each question in this Proposal Form. Proposal Form containing unanswered questions or blank answers will not be accepted.
3. If there is not enough room on this Proposal Form to complete any of Your answers, please continue them on another piece of paper then attach the paper to this Proposal Form.

(i) Name of Insured Physiotherapist (Applicant):

\_\_\_\_\_

(ii) Location for Practice: Hong Kong  
Others, pls specify \_\_\_\_\_ (Subject to approval and  
Additional premium might be charged)

(iii) Membership :  
HKPU membership No. \_\_\_\_\_

(iv) Qualifications:

\_\_\_\_\_  
\_\_\_\_\_

Date Qualified \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

(v) Contact Details:

Tel. No. \_\_\_\_\_ Office \_\_\_\_\_ Mobile \_\_\_\_\_

Email Address: \_\_\_\_\_

Correspondence Address

\_\_\_\_\_  
\_\_\_\_\_



**MI Insurance Brokers Limited**

(vi) Period of Cover:

From 01.03.2026\* to 28.02.2027

\*The policy effective date shall be the date both the completed proposal and premium payment proof are received; backdating is not permitted.

(vii) THE MEMBERS OF HONG KONG PHYSIOTHERAPISTS' UNION

Limit:

HK\$10M \_\_\_\_\_ - Premium HK\$2,002.00 incl. IA Levy

HK\$12M \_\_\_\_\_ - Premium HK\$2,202.20 incl. IA Levy

Any One Claim and in aggregate

Optional

Molestation Defence costs - Limit: HK\$300,000 \_\_\_\_\_

Additional Premium: HK\$1,001 incl. IA Levy

**PREMIUM SETTLEMENT:**

MAKE CHEQUE PAYABLE TO **MI INSURANCE BROKERS LIMITED** AND SEND IT TO  
[UNIT 05-06, 19/F, PROSPERITY MILLENNIA PLAZA, 663 KING'S ROAD, NORTH POINT](#)

OR, DIRECT PAYMENT TO OUR HANG SENG BANK

Please note below our bank details:

Beneficiary Name: MI Insurance Brokers Limited

Bank Name: HANG SENG BANK

Bank Address: 83 DES VOEUX ROAD, CENTRAL, HONG KONG

Bank Code: 024

Bank Account No. 239-556558-001 (HKD Current a/c)

FPS ID: 104028196

Swift code: HASEHKHH

Please send us the payment remittance for easy tracing of your settlement.

Unit 05-06, 19/F, Prosperity Millennia Plaza,  
663 King's Road, North Point, Hong Kong  
Tel: (852) 2865 3263 Fax: (852) 2865 5339  
香港北角英皇道663號泓富產業千禧廣場19樓05-06室  
電話: (852) 2865 3263 傳真: (852) 2865 5339  
[www.mibins.com](http://www.mibins.com)



**Claims Details**

- (i) Have you ever been subject to disciplinary proceedings for professional misconduct? Yes  No
  
- (ii) Have any claims for negligence or breach of professional duty been made in the last ten (10) years against you, or have circumstances been notified to insurers that might give rise to a claim? Yes  No
  
- (iii) Are you aware of any circumstances or complaints (including verbal complaint or written complaint) against you? Yes  No

*\* If Yes to any of the question above, please provide the details in respect to each matter.....*

**DECLARATION**

I, the undersigned, am the proposed Insured Person (Applicant), after enquiry declare as follows:

The information and answers given on this form are filled in by myself.

I have read and understood the Notice to the Proposed Insured (Applicant) on the top of the Proposal Form.

I have read the Proposal Form, the accompanying documents and this Declaration and acknowledge the contents of same to be true and complete.

I understand that, up until a contract of insurance is entered into, I am under a continuing obligation to immediately inform Liberty Specialty Markets Hong Kong Limited of any change in the particulars or statements contained in the Proposal Form, the accompanying documents or this Declaration.

Although the signing of this Declaration does not bind the Applicant to effect insurance, the Applicant acknowledge that the particulars and statements contained in the Proposal Form, the accompanying documents and this Declaration shall be the basis of the contract should a Policy be issued; and further, the Applicant acknowledge that the Proposal Form, the accompanying documents and this Questionnaire will be incorporated in the Policy.

Name of Applicant :

Signed :

Date :

**Remuneration Disclosure:**

MI Insurance Brokers Ltd (the "Company"), Insurance Authority Insurance Broker Company Licence No. FB1117, is remunerated for its services by the receipt of remuneration paid by insurers. Your agreement to proceed with this insurance transaction shall constitute your consent to the receipt of remuneration by the Company.

**Important Information on Our Terms of Business (Please read carefully)**

The Company gives advice on insurance policies to its clients and act as agents of its clients in dealing with insurers and other matters relating to insurance policies being procured by its clients. Please visit our corporate website [www.mibins.com](http://www.mibins.com) under "MI & You" for viewing our Terms of Business. This document is the contract between you and us, in respect of provision of our services to you as your insurance broker. It also contains information we are required by regulation to provide to you and the services we will provide you. It is important that you read this document carefully.

If there are anything in this document that you do not understand or which you disagree, or if you have any questions, please contact us before we proceed to arrange your insurance and we will be happy to explain.

If we do not hear from you within 30 days of notifying you these terms of business, or if we receive an instruction or confirmation of an order to arrange insurance policy for you within this 30-day period, we will assume that you agree to these terms.

The Company undertakes to comply with the Personal Data (Privacy) Ordinance (Cap. 486) in all our dealings with any personal data you provide to us. A copy of our Privacy Policy Statement setting out the kind of personal information we hold, main purposes for which it is held or is to be used and our policies and practices in relation to personal information can be obtained by visiting this page [www.mibins.com/privacy](http://www.mibins.com/privacy)

In any event of claims, you must report to the designated account handler and Responsible Officer (Ms. Tiffany Lung, Tel: 2511 2775, Email: [tlung@mibins.com](mailto:tlung@mibins.com)) in writing or by phone firstly and then complete a formal claim form and return to our office directly without delay. If you have any issues or concerns, please do not hesitate to contact our Responsible Officer Ms. Tiffany Lung directly.

## **APPENDIX - NOVATION CLAUSE**

### ***Change of reinsurer or insurer under this Policy***

As of the effective date (being 1 April 2026 or any later date as determined by the Insurance Authority of Hong Kong / Liberty Specialty Markets Hong Kong Limited (“**LSMHK**”)):

1. All of LSMHK’s rights, obligations, liabilities and interests under and in relation to this Policy are novated to and assumed by Liberty International Insurance Limited (“**LIL**”) as if LIL had been the original reinsurer or insurer to this Policy instead of LSMHK;
2. LIL will perform and discharge all the terms, conditions, exclusions, duties, covenants and obligations to be performed or discharged by LSMHK under this Policy;
3. The insured or cedant will release and discharge LSMHK from further performance of this Policy and from all liabilities, claims and demands arising under this Policy; and
4. All other terms and conditions of this Policy remain unchanged and continue to be in full force and effect following the novation.

***Both LSMHK and LIL are Hong Kong subsidiaries of Liberty Mutual Insurance Group (Liberty Group). The proposed transfer from one Hong Kong subsidiary (LSMHK) to another (LIL) is part of a group wide initiative for the Liberty Group. There are no changes in their underwriting and claims service. Combining the businesses under one Liberty Group Hong Kong entity strengthens our capabilities to continue providing comprehensive services and solutions for our clients locally and regionally.***