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## Covid-19: Adaptation of Insurance Policies

Medical malpractice liability insurance has become compulsory in Turkey in 2010. Since then, there has been several amendments on the General Terms and Conditions of the Medical Malpractice Liability Insurance Contract ("General Conditions") as well as the Communiqué on Procedures and Principles regarding Corporate Contribution in Compulsory Liability Insurance for Malpractice ("Communiqué").

The latest amendment to the Communiqué, which was published in the Official Gazette on May 23, 2020, has been made due to the Covid-19 pandemic as most of the medical practitioners if not all, started to serve in the front line of pandemic regardless of their specialty. This has led some discussions about whether their services which are outside of their field of expertise, can be included within the scope of their insurance policies.

Depending on the specialty of the insured, there are four risk categories found in the Communiqué and each category shows the limit of the insurance cover. All services provided by the medical practitioners, within the scope of the assignments made due to pandemic in public and private health institutions, organizations and their affiliated or related units will be evaluated under the third risk category according to the amendment made on 23 May, 2020.

The other amendment made in the General Conditions serves the same purpose. Accordingly, medical practitioners who are appointed to a different health care institution due to the pandemic, will be covered by their own liability insurance contract without paying any additional premium. This is also valid if the assignment is made to a department which is out of their specialty.

Services provided by the medical practitioners has been essential in pandemic process. Therefore, above mentioned amendments for protecting rights of medical practitioners is just as significant as protecting public health.

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