Medica legal protection

Medica Business is a customised legal protection solution for self-employed individuals and companies in the medical sector who provide outpatient medical services. The insurance supports you with legal matters and protects you against the financial risks of a legal dispute.

▶ Who qualifies for Medica insurance?

- Doctors, dentists, psychiatrists, pharmacists, veterinarians
- Paramedical service providers such as physiotherapists, psychologists, psychotherapists, occupational therapists, speech therapists, chiropractors, midwives, nutritionists
- Practitioners of alternative healing methods, including osteopaths, acupuncturists, kinesiologists, naturopaths

The insurance covers the company and its locations, the declared medical service providers, their substitutes as well as partners, members of the board of directors, and employees.

Medica Business policyholders can additionally insure themselves and their families as private individuals with Medica Private. Medica Private offers all-round protection in everyday private life, in traffic and for tenants or owners of private properties.

✓ *Medica* **Business**
Legal protection insurance for self-employed individuals and companies protects you as a provider of medical services against the most common risks in daily business

+ *Medica* **Private**
Legal protection insurance for private individuals protects you against the most common risks in everyday private life

▶ What is insured?

In the event of a dispute, Dextra covers up to CHF 1,000,000 per legal case for lawyers' fees, court expenses and other procedural costs. The insurance covers 32 legal areas pertinent to medical service providers, including employment law, operational and professional licences, disciplinary proceedings, TARMED and contract law. Some examples:

- Your medical practice assistant has significant overtime claims **(employment law)**
- A former patient files a malpractice complaint with the health authority, prompting an investigation into the potential revocation of your professional license **(permits/professional practice)**
- A patient accuses you of negligent harm, claiming you failed to inform them about the side effects of prescribed medication **(criminal law)**
- A health insurance association challenges the efficacy of your treatments and seeks a six-figure refund for fees charged over the past 3 years **(economic efficacy audit)**
- A health insurance company interprets a TARMED position differently from you and systematically reduces your bills **(TARMED)**
- The newly purchased ultrasound device does not work properly. The supplier does not respond to your complaints **(contract law)**

Why <u>Dextra</u>?

Comprehensive protection

We make sure you get justice wherever you are entitled to it. With Dextra's coverage and services, you are thoroughly protected in legal matters. We provide extraordinary legal protection in areas such as labour, foreign nationals' law, data protection, intellectual property, internet, tax, and contract law.

No financial risk

A legal dispute is not only time-consuming and stressful, it can also be very expensive. Should a conflict arise, Dextra will cover the costs of lawyers, courts, and proceedings up to CHF 1,000,000. Our annual premium is comparable to a lawyer's fee for just two hours. If the involvement of an external lawyer is necessary, you are free to choose one of your preference.

Legal advice by telephone included

With our JUSupport, you benefit from free, expert advice on all legal matters, even prior to any legal dispute emerging.

Legal expertise

We are specialized in legal protection and guarantee you fast help from experienced lawyers and legal experts. Around 80 lawyers and legal experts are committed to you and your rights.

Fair insurance

We only offer 1-year contracts that can be cancelled up to the last business day. Dextra has no deductibles, sets no minimum or maximum litigation limits, and does not reduce benefits in the event of gross negligence. In addition, our independence ensures we remain free from conflicts of interest.