

United Medical Protection (UMP/UNITED)

Editorial note:

Further to UNITED's reply of 26 March 2004, the SMA Council had written to the Board of UNITED to seek further clarification. Our letter of 20 May 2004 is reproduced here for members' information. We will keep members updated when UNITED reverts. The Ad hoc UMP Workgroup has also sent a letter to UMP members on 20 May 2004.

Our Ref: SMA/9F/2004

20 May 2004

Dear Mr McLeod

INTERPRETATION ON UNITED REPLY OF 26 MARCH 2004

Thank you for your reply of 26 March 2004. We are grateful for the consideration accorded to the Singapore UNITED members by the UNITED Board of Directors.

We wish to seek clarification and consideration of the UNITED Board on the following points:

1. Paragraph 3

1.1 Paragraph 3 states that "Singapore members will be entitled to apply for assistance for incidents occurring during the financial membership of UNITED up to and including 3 May 2002." Could we interpret it to mean that these Singapore members will be entitled to full membership privileges as per before the Provisional Liquidation?

1.2 Paragraph 3 also states that "application will be considered on a case by case basis" and "where members are otherwise indemnified by way of employer indemnity, other insurance or membership, assistance is unlikely to be provided, but each case will be considered individually."

We believe that these are the usual standard provisions for all members, even before the Provisional Liquidation, and will, therefore, not in any way diminish the membership privileges of former Singapore UNITED members.

1.3 Given your first two sentences, do we take it that Singapore members would be entitled to the usual and full membership privileges, as per before the Provisional Liquidation, for incidents occurring during financial membership of UNITED up to and including 3 May 2002?

1.4 We note what was stated to be UNITED's usual practice in the last sentence of Paragraph 3. However, in relation to the part "other insurance or membership", we trust that you would agree to exclude this part from UNITED's usual practice as Singapore members were compelled to purchase other membership or insurance at the relevant time in view of the uncertainty caused by the UNITED Provisional Liquidation.

2. Paragraphs 4 and 5

While we note from paragraph 4 that UNITED intends to provide a refund of subscriptions (calculated pro-rata) from 3 May 2002, could we seek UNITED's consideration to continue providing assistance to those Singapore members who did not purchase nose or tail cover, because they were confident of UNITED's ability to recover from Provisional Liquidation?

As you may be aware, nose or tail cover is no longer available for purchase. These members will require assistance if any case that occurred during the period of their financial membership with UNITED should surface within the next few years. We request that UNITED gives Singapore members the option whether to seek the refund or not.

3. Paragraph 6

Could we seek clarification if Singapore members are eligible to claim under the Australian Government's IBNR Fund? If they are eligible, please advise the amount that would be deducted to reflect that Singapore members are not required to make the levy payment. We would also be grateful if you could let us know the levy payment applicable for Australian doctors.

4. Paragraph 9

Could we seek UNITED's consideration to undertake providing assistance for Singapore members whose cases had been notified to UNITED, or through the SMA to UNITED, from the beginning of their UNITED membership to June 2002 as the nose cover they had purchased would specifically have excluded such reported cases?

5. In addition to the above, there is a further query which we wish to raise. There are some Singapore members (e.g. obstetricians, paediatricians and neonatologists) who are prepared to release and discharge UNITED from all liability for occurrences for the entire period of their financial membership with UNITED provided that UNITED gives them a refund of all their membership subscriptions previously paid to UNITED. Is UNITED prepared to consider this, as this will make it a clean break for those Singapore members given that UNITED no longer wants to provide cover for Singapore after 3 May 2002?

We look forward to receiving your reply as soon as possible.

Yours sincerely

DR YUE WAI MUN
Honorary Secretary
45th SMA Council ■