

United Medical Protection (UMP)

Editor's Note:

Following UMP's release from Provisional Liquidation in November 2003, the SMA Council had written to the Board of UMP. Their reply of 26 March 2004 was received recently, and is reproduced here for members' information. We would also like to advise members that SMA will be seeking further clarification from UMP with regards to their reply, and will keep members updated. (UMP is also referred to as UNITED.)

Our ref: AH:lm

26 March 2004

RE: CLAIMS FROM SINGAPORE MEMBERS

I refer to previous correspondence, particularly the letters 4 and 6 December 2003.

The UNITED Board has now considered all the issues raised in your letters and I advise:

1. The Provisional Liquidator determined that he would not provide discretionary assistance to Singapore members, save and except for ongoing legal assistance in previously notified claims, from 3 May 2002.
2. As a consequence of refund of subscriptions for February, March and April 2002 renewals did not occur from January 2002.
3. Singapore members will be entitled to apply for assistance for incidents occurring during financial membership of UNITED up to and including 3 May 2002. Any such application will be considered on a case by case basis. In accordance with UNITED's usual practice 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.
4. For those members whose membership, as a consequence of the Provisional Liquidator's determination, was "cancelled" part way through the subscription year, UNITED will provide a refund of subscription (calculated pro-rata) from 3 May 2002, upon condition that each member, seeking such a refund, provides UNITED with an acknowledgment and release releasing and discharging UNITED from any liability for occurrences occurring after 3 May 2002.
5. UNITED will not provide assistance to Singapore members for incidents beyond 3 May 2002.
6. In respect to any request for assistance (incidents up to 3 May 2002) the UNITED Board will take into account the eligibility of any such claim qualifying for the Australian Government's IBNR Fund, and impose a deductible to reflect that Singapore members are not required to make a levy payment.
7. UNITED will not provide any payment towards the cost of any nose or tail cover.
8. In respect to notifications made to UNITED, on or before 3 May 2002, UNITED will provide assistance, and where appropriate indemnity for settlement and judgment sums.
9. The Board is prepared to consider any special circumstances of hardship and particularly to give special consideration where a member became aware of circumstances prior to the later part of June 2002 when nose and tail cover was obtained elsewhere. Each case will be considered individually.
10. UNITED Medical Protection no longer provides discretionary assistance. All future indemnity and assistance is provided through its insurer AMIL. AMIL is not registered to provide insurance in Singapore. Accordingly, UNITED and AMIL will not conduct any business in Singapore.
11. UNITED's General Manager of Professional Services, Mr Allan Hunter, and Singapore Claims Manager, Dr Hugh Aders, have been authorised to proceed with the implementation of the UNITED Board's decision. They will be in communication with the members.

Yours sincerely

Mike McLeod

CEO

**UNITED Medical Protection and,
Australasian Medical Insurance Limited ■**