

Known Professional Liability Insurance Requirements, by Country

As of July, 2019

Country	Recognizes UW Insurance?	Requires Local Insurance?	Local UW PL Policy in Effect?	Recommended Action
Armenia	Law is silent	No	No	<i>Send UW indemnification letter to host</i>
Bangladesh	No	Yes	No	<i>Send UW indemnification letter to host</i>
Botswana	No	Yes	No	<i>Send UW indemnification letter to host</i>
Bulgaria	No	Yes*	No	<i>Send UW indemnification letter to host</i>
Cambodia	No	Yes, but limited availability in country	No	<i>Send UW indemnification letter to host</i>
Canada	Province-specific. Requires legal opinion	Province-specific. Requires legal opinion.	No	<i>Purchase local insurance through Canadian Medical Protective Association if host does not provide</i>
Chile	Law allows UW program to pay claims in Chile	No	No	<i>Send UW indemnification letter to host. If host will not cover, assume UW will respond</i>
China	No	Yes	No	<i>Send UW indemnification letter to host</i>
Costa Rica	Yes	No, per treaty with US	No	<i>None - UW coverage is accepted</i>
Cuba	No	Yes. State-owned insurance companies	No	<i>Send UW indemnification letter to host</i>
Ecuador	No	Yes	No	<i>Send UW indemnification letter to host</i>
Ethiopia	No	Yes	No	<i>Send UW indemnification letter to host</i>
El Salvador	Law is silent	No	No	<i>None - UW coverage is accepted</i>

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Guatemala	No	Yes, but very limited market	No	<i>Send UW indemnification letter to host</i>
Ghana	No	Yes		<i>Send UW indemnification letter to host</i>
Guyana	Requires legal opinion	Requires legal opinion	No	<i>Send UW indemnification letter to host</i>
Haiti	No	Yes	No	<i>Send UW indemnification letter to host</i>
Honduras	No	Yes	No	<i>Send UW indemnification letter to host</i>
Iceland	No	Yes*	No	<i>Send UW indemnification letter to host</i>
India	No	Yes	No	<i>Send UW indemnification letter to host</i>
Indonesia	No	Yes. Limited availability of local coverage.	No	<i>Send UW indemnification letter to host</i>
Israel	Requires legal opinion	No	No	<i>Send UW indemnification letter to host</i>
Italy	No	Yes*	No	<i>Send UW indemnification letter to host</i>
Ivory Coast (Côte d'Ivoire)	No	Yes	No	<i>Send UW indemnification letter to host</i>
Jamaica	No	Yes. Local medical association may offer policies	No	<i>Send UW indemnification letter to host.</i>
Japan	No	Yes	No	<i>Send UW indemnification letter to host</i>
Kenya	No	Not for temp licenses	No	<i>Send UW indemnification letter to host</i>
Kuwait	Yes	No		<i>None - UW coverage is accepted</i>

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Malawi	No	Yes	No	<i>Send UW indemnification letter to host</i>
Mexico	No	Yes. Physicians' unions may offer policies	No	<i>Send UW indemnification letter to host.</i>
Morocco	No	Yes. Limited local availability	No	<i>Send UW indemnification letter to host</i>
Mozambique	No	Yes	No	<i>Send UW indemnification letter to host</i>
Namibia	No	Yes	Yes	<i>Pat Gentino, I-TECH holds local PL policy, may be able to add other UW providers</i>
New Zealand	No	No but State compensation scheme for personal injury makes coverage unnecessary	No	<i>None- State-funded compensation scheme in place</i>
Nicaragua	No	Yes	No	<i>Send UW indemnification letter to host</i>
Papua New Guinea	No	Yes. Limited local availability	No	<i>Send UW indemnification letter to host</i>
Peru	No	Yes	No	<i>Send UW indemnification letter to host</i>
Philippines	No	Yes	No	<i>Send UW indemnification letter to host</i>
Puerto Rico	Yes	Coverage is compulsory but coverage from other US states is allowed	No	<i>None - UW coverage is accepted</i>
Qatar	Yes	No	No	<i>None - UW coverage is accepted</i>
Romania	No	Yes*	No	<i>Send UW indemnification letter to host</i>

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Singapore	Yes	No	No	<i>None - UW coverage is accepted</i>
Spain	No	Yes*	No	<i>Send UW indemnification letter to host</i>
South Africa	Requires legal opinion	Requires legal opinion	No	<i>Send UW indemnification letter to host</i>
South Korea	Unclear - probably not	Unclear – probably. Medical association may offer coverage.	No	<i>Send UW indemnification letter to host</i>
Sweden	No	Yes*	No	<i>Send UW indemnification letter to host</i>
Tanzania	No	Yes	No	<i>Send UW indemnification letter to host</i>
Taiwan	Yes	No	No	<i>None - UW coverage is accepted</i>
Uganda	No	Yes for clinical trials investigation teams	No	<i>Send UW indemnification letter to host</i>
Vietnam	No	Yes and PL coverage is compulsory	No	<i>Send UW indemnification letter to host. If they cannot cover, contact Risk Services to purchase local coverage.</i>
Zambia	No	Yes and PL coverage is compulsory for physicians involved in Zambian clinical trials.	No	<i>Send UW indemnification letter to host. If they cannot cover, contact Risk Services to purchase local coverage.</i>

***Member of EU – Insurers based in EU may provide. Legislation to make medical liability insurance compulsory is pending.**

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