

### **Why Medical Malpractice Insurance is needed**

All medical practitioners, without exception, including the lower risk practitioners such as physiotherapists, homeopaths, psychologists, dieticians, reiki practitioners, aromatherapists, beauticians, reflexologists, yoga instructors, social workers, art therapists to name only a few, should have the protection of medical malpractice insurance.

Patients, and their attorneys, have no compunction about holding medical care givers answerable when they feel that they have been ill-advised, mistreated, misdiagnosed, injured, perhaps a patient misinterprets advice given to them which could lead to self-harm or the patient has experienced one of the multitude of scenarios where negligence or an accident may have / allegedly may have occurred.

Even a slip and trip (**Public Liability**) incident could lead to an expensive court battle.

South Africa is definitely becoming a more litigious society and being in the insurance industry we have seen attorneys happily encouraging their clients to pursue legal action against their medical practitioners this may also be motivated by the high earnings potential of medical malpractice claims for the attorneys.

The medical malpractice insurance offered through ITOO in association with Hollard Insurance Company covers claims for injury or damages, including emotional shock and loss of earnings claimed by a third party incurred as a result of alleged negligence of a medical practitioner. The policy also covers approved defence costs when defending the third party claim.

The price of medical malpractice insurance is a very small fraction of what a medical malpractice claim could amount to.

Patients with mental and emotional issues are vulnerable and they place their well-being and health in a professional's hands whom they trust, therapy involves sharing of very personal information, if at any stage the patient feels that their trust has been abused, or their trust has been taken advantage of they could be left to feel very hurt and may decide to take legal action against their therapist and the therapist will have to defend the allegation which of course will have a cost implication.

**Public Liability** is your Slip and Trip cover – this would cover the cost of claims made by members of the public you are offering a service to for incidents that occur in connection with your business activities which cause personal injury, damage or loss. This is different to the Personal Liability you may have with your home insurance, as personal liability covers injury, damage or loss to people who visit you on a personal basis or their property.