

SANATA MEMBERS MEDICAL MALPRACTICE & PROFESSIONAL INDEMNITY INSURANCE
QUOTATION OPTIONS 2021

Cover through ITOO Special Risks (Pty) Ltd in association with Hollard Insurance Company

LIMIT OF INDEMNITY Incl. VAT and costs and expenses in the annual aggregate	DEDUCTIBLE each & every claim including costs and expenses	ANNUAL PREMIUM Incl. R100 Broker Fee Including R1 000 000 Public Liability Insurance	ANNUAL PREMIUM Incl. R100 Broker Fee – Excluding Public Liability Insurance
R1 000 000	R5 000 increasing to R15 000 for claims arising from the treatment to children or from classes / group therapy. Public Liability Claims: R10 000	R1 522.10	R1 166.58
R2 500 000	R5 000 increasing to R15 000 for claims arising from the treatment to children or from classes / group therapy Public Liability Claims: R10 000	R1 949.00	R1 486.75
R5 000 000	R5 000 increasing to R15 000 for claims arising from the treatment to children or from classes / group therapy Public Liability Claims: R10 000	R2 503.00	R1 902.25
R10 000 000	R5 000 increasing to R15 000 for claims arising from the treatment to children or from classes / group therapy Public Liability Claims: R10 000	R3 224.00	R2 443.00

Extensions included in the main limit of indemnity and not in addition to the main limit.

Breach of Confidentiality	R250 000 in the annual aggregate; Deductible R1 000 each & every claim
Business Identity Theft	R500 000 in the annual aggregate; Deductible Nil
Defamation	R250 000 in the annual aggregate; Deductible R1 000 each & every claim
Documents	R250 000 in the annual aggregate; Deductible R1 000 each & every claim
HPCSA Hearings (Excludes billing enquiries, cost or fee disputes)	R250 000 in the annual aggregate; Deductible R1 000 each & every claim
Three Year Run-Off Cover (When a practitioner ceases to practice)	Follows all limits of indemnity and deductibles.

The two extensions below are only included if the option which **INCLUDES** Public Liability is taken.

Wrongful Arrest	R250 000 in the annual aggregate; Deductible R1 000 each & every claim
Statutory Defence Costs	R1 000 000 in the annual aggregate; Deductible R10 000 each & every claim

Specific Exclusions:

- HPCSA enquiries relating to overcharging
- Any claim that emanates from HIV or accidental transmission thereof
- Clinical Trials
- Fines and or penalties
- Sexual Misconduct
- Criminal Acts
- Products Liability
- Directors & Officers Liability

We would also like to remind you that good recording keeping is a fundamental aspect of good medical practice. An effort should be made to preserve the integrity of records as they can be used as evidence in the event of a complaint or claim. Medical Professionals should ensure that notes are complete, contemporaneous, clear and legible, accurate and that patient details are correct.