

**SANATA MEMBERS MEDICAL MALPRACTICE & PROFESSIONAL INDEMNITY INSURANCE  
QUOTATION OPTIONS 2022**

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

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

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

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

*We would also like to remind you that good record 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.*