

PROFESSIONAL INDEMNITY INSURANCE FOR NURSES



Underwritten by
STALKER HUTCHISON ADMIRAL



This is a very short summary of the insurance cover available under the scheme. However the policy wording will always take preference. Any word used herein or information provided herein will be subject to the meaning of the policy wording.

It is important that you must provide us with all information that have an influence when determining the risk. This information will include previous claims or any aspects about yourself or your profession, which may increase the risk. It is important for this information to comply with the requirements of disclosure of material facts.

1. THE SCHEME

Indemnity of medical malpractice committed by members in the medical nursing profession. Any groups or individuals in the medical nursing profession may join this scheme.

2. INSURANCE COVER

The Insurer indemnifies the insured member when liable to pay for damages.

- Consequent upon the negligent conduct as a professional person. The indemnity includes all reasonable costs and expenses attached to the claim.
- Bodily injury and damages in consequence of professional care.

Option 1 - Basic cover excluding Midwifery Duties

Applicable for nurses not involved in Midwifery Duties. Limit of Indemnity - R6 Million (per claim/per policy period). Excess per member R2 500.00

Option 2 - Basic cover including Midwifery Duties

Applicable for nurses involved in Midwifery Duties. Limit of Indemnity - R8 Million(MAX) (per claim/per policy period). Excess per member R2 500.00. Increased to R20 000.00 in respect of claims arising out of Midwifery duties.



3. REPRESENTATION AT THE SOUTH AFRICAN NURSES COUNCIL

The legal costs attached to representing the insured member during a civil suit in consequence of a negligent event - the investigation, defense or settlement of the claim limited to the limit of indemnity shown in the policy.

- Professional Liability Hearing - R50 000.00 per event (included in main limit). Excess per member R1 000.00.

OPTIONAL - ADDITIONAL COVER

4. OPTION TO INCREASE STANDARD INDEMNITY LIMITED

- (Not to be offered to Midwives / Nurses involved in Midwifery Duties). Limit of Indemnity - R4 Million.
- Total indemnity cover after top up R10 Million.

5. EXTENDED COVER PERIOD

This option can be taken to extend the cover after the member have resigned from the medical profession. 3 Year Run - off Option - Loading 40% on standard premium (this cover will not apply where the member leaves the scheme).

6. BACK DATED COVER

From date of membership, except where proof of uninterrupted previous membership can be presented.

7. LIMIT OF INDEMNITY

The limit is indicated on the proposal form and is subject to amendment from year to year.

8. PREMIUM

Cover stays valid as long as the membership fee is paid to date.

Enquiries can be directed to:

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