



PROFESSIONAL INDEMNITY INSURANCE FOR NURSES

Underwritten by **ITOO it**
In association with **Hollard**.

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 has an influence when determining the risk. The information will include previous claims or any aspects about you or your profession that may increase the risk. It is important for the 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 group or individuals in the medical nursing profession may join the scheme.

2. INSURANCE COVER

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

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

Option 1 - Students

Students currently enrolled at an accredited academic facility. Limit of Indemnity – R 3 million. (per claim/per policy period) Excess per Member R 2 000.

Option 2 - Care Workers | Auxiliary Nurses

Limit of Indemnity – R 3 million (per claim / per policy period). Excess per member R 2 000.

Option 3 - Nurses (Basic cover excluding Midwifery Duties)

Applicable for all nurses. Limit of indemnity - R5.5 million, R6.5 million, and R10.5 million (per claim / per policy period). Excess per member R 5 000.

- If the nurse turns 70 during the period of insurance, they may be placed on the scheme.
- If the nurse is already 70, she would require favourable documents in respect of a doctor's clearance note, an eye test, and a hearing test.
- Anyone turning 80 after renewal will continue to be covered until the next renewal, after which cover ceases.
- Anyone who is 80 or above at renewal will be declined.

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 per event (included in main limit). Excess per member R1 000.

OPTIONAL – ADDITIONAL COVER

4. REINSTATEMENT

1 x Aggregate reinstatement applicable to R 10 million option @ additional 15% of annual premium.

5. EXTENDED COVER PERIOD

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

6. BACK DATED COVER / RETROACTIVE COVER

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

7. LIMIT OF INDEMNITY

The limit is as indicated on the Certificate of Insurance 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:

Accu-Prof Insurance Brokers | Herman van Zyl

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