

CFP Brokers  
Medical  
Malpractice  
Cover for  
SASOHN  
Members

As a paid-up member of the SASOHN, you have exclusive access to CFP Brokers' bespoke and competitively priced Medical Malpractice Insurance Policy



<https://cover4profs.co.za/cfpohn/>



# Who are the role players?

## 1. Your Brokers

CFP Brokers (Pty) Ltd

## 2. Your Underwriters

ITOO Special Risks (Pty) Ltd

## 3. Your Insurer

Hollard Insurance Company Limited

## Why is the Broker Important?

**An insurance broker acts as a link between insurance companies and on your behalf as the client.**

1. If you have a **circumstance** which could lead to a claim or an actual **claim**:
  - a. This needs to be **reported to underwriters via a broker**. A broker would act as your representative and look after your interests.
  - b. You would need advice.**
2. A broker can:
  - a. Assist you to assess your risk and make sure that your cover is appropriate to your needs.
  - b. Provide you with advice related to your cover, including the terms and conditions of your cover.
  - c. Help you to acquire and maintain your insurance cover.
  - d. Assist you to renew your cover towards the end of the policy period.
  - e. Negotiate premiums and cover on your behalf. Contrary to popular belief, using an insurance broker can often be cheaper than going directly to an insurance company.

Hollard



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## Why is the Underwriter and Insurer Important?

CFP Brokers have always ensured that clients cover is placed with underwriters / insurers who have years of experience in the medical malpractice field and who are in it for the long run.

**Hollard is South Africa's largest privately-owned insurance company and they are AA rated by GCR.** What does this mean to you? The rating provides you with the comfort of knowing that an independent third party has reviewed your Insurer's business (shareholders/systems, etc) as well as their **financial stability** (and hence the credit risk on claims' paying ability) **and their ability to settle claims**. Here's the link for Hollard's rating: <https://gcratings.com/announcements/gcr-affirms-the-hollard-insurance-company-limiteds-national-scale-financial-strength-rating-of-aaza-outlook-stable/>

Hollard



## What are the Main Sections of Cover?

- **Professional indemnity insurance** - This is cover for claims arising out of your negligence or alleged negligence in the rendering of professional services where you have allegedly **caused financial loss to a Third-Party**.
- **Medical Malpractice** - This is a specialised form of professional indemnity and covers you for death or injury suffered by one of your patients as a result of your **alleged negligence in the rendering of healthcare related services**. The trigger for the policy is an allegation that your negligent action or omission has resulted in a **patient suffering loss, harm, death or injury**.
- **Public Liability** - Provides cover for your liability to members of the public arising out of the conduct of your business/profession. Please note that in order for the policy to respond there needs to be some kind of allegation of negligence against you which has resulted in harm to a member of the public or their property and you need to be legally liable to that person.
- **Product Liability (including Defective Workmanship)** - Cover for claims which are alleged to have been caused by a product.

# Some of the Extensions of Cover

Please feel free to contact CFP Brokers directly if you have specific questions about the cover.

You can download a copy of your policy schedule at <https://cover4profs.co.za/cfpohn/>

- **Statutory Defense Costs**
- **SANC / Other Statutory Body Defence Costs**
- **Breach of Confidentiality**
- **Defamation**
- **Employers Liability**
- **Wrongful Arrest**
- **Indemnity to Others**
- **Cross Liabilities**
- **Court/Inquiry Attendance Costs**
- **Medical Aid Investigation Costs/Audits**
- **Public Relation Expenses**
- **Business Identity Theft**
- **60 days overseas cover (excluding USA/Canada)**
- **Medico-legal work**
- **Public Liability** (arising out of professional services rendered at events)
- **Defence Costs in respect of services rendered withing State Facilities**
- **Academic Services**
- **Medical Malpractice in respect of COVID-19 vaccines**

What happens when you need legal assistance but it isn't covered by your medical malpractice policy?

## Legal Assist Endorsement

We are really excited about this one!

Legal Assist line on 0861 102 033; 24 hours a day, 7 days a week!

### What You Get:

ITOO/Hollard will pay for various legal services relating to your business activities as an Occupational Health Nurse as follows:

- An unlimited 24/7 facility for telephonic advice and assistance

The following will also be made available if deemed necessary:

- A face to face Consultation with a qualified attorney;
- Up to three letters, matter and complexity dependent; and
- A follow up consultation.



**SASOHN**

The South African Society of Occupational Health Nursing Practitioners

### What's Excluded:

- Any claim/circumstance that may or may not be covered under this policy;
- Any advice on how to bring a claim under this policy;
- Any claims repudiated by the ITOO Special Risks (Pty) Ltd;
- Disputes with ITOO / Hollard

### **That's why you have CFP Brokers!**

- Any matters related to Family law/Criminal Matters/Debt or Credit Issues.
- Issuing and service of a summons and/ or response
- Any matter in which ITOO believes the policyholder has been dishonest or unethical.

# The do's and do NOT's of claims

## ▶ DON'T

- ⊗ Respond to SANC or any other allegation on your own
- ⊗ Appoint your own attorney
- ⊗ Admit liability!
- ⊗ Negotiate discounts with patients on your own, unless it is purely a billing matter that needs to be corrected
- ⊗ Don't wait to conduct your own investigation before you contact us

## ▶ DO

- ✔ **Notify CFP Brokers** as soon as you become aware of a **possible circumstance/situation/SANC complaint which could give rise to a claim or complaint against you**
- ✔ If you receive a **summons, email a copy** to CFP Brokers and **contact CFP Brokers telephonically**
- ✔ Once you have notified us, please wait for advice before you do anything
- ✔ If the due date for a response is near please call CFP Brokers – don't just wait



# Why do I have to renew my cover?

You need to renew PRIOR to the expiry of your policy in order to retain your retroactive [backdated] cover.



- **Short-Term Insurance**
- The policy runs for 12 months and then lapses (expire) automatically if not renewed.
- The CFP Brokers Medical Malpractice cover for SASOHN members runs to end February each year.
- **If not renewed you lose your retroactive (backdated) cover.**
- **Claims' Made Basis of Cover**
- You need to have cover in place **at the time you render the service**, when you **become aware of the potential claim and report it to us**. PLUS, there must be **no gap** in cover between the two dates.



# How do I renew or place cover?

<https://cover4profs.co.za/cfpohn/>

## Step 1

1. Go to <https://cover4profs.co.za/cfpohn/>
2. Then **“Login to your Account”** (*Only create a new profile if you have NOT had cover through SASOHN / CFP Brokers previously*)
3. Update your personal information by clicking on the **“Edit Profile”** button and filling in your details.

## Step 2

1. Once you have updated your personal information click on **“Apply/Renew/Increase Cover”**
2. You need to answer the questions and then **“Save”**.
3. Our system will email you an invoice with our banking details for you to pay by means of an EFT.
4. It can take a few days for the payment to reflect and for your proof of insurance to be release.

**If you are taking out medical malpractice cover through CFP Brokers for the first time or if you allowed your prior cover to lapse, please contact CFP Brokers for additional advice.**

Thank You!

We've enjoyed a long relationship with SASOHN and we value your thoughts and welcome further conversation.

If you have any questions, we're here for you. Just call or email.

Tel: (011) 794 6848/7770

Email: [info@cfpbrokers.co.za](mailto:info@cfpbrokers.co.za)



Since SASOHN is NOT a registered Financial Service Provider, please direct all questions directly to CFP Brokers.

