



NURSE INSURE

Caring for you while you care for others



MedMal



- Group Scheme Medical Malpractice
- Professional Indemnity
- Public Liability

for nurses in the public sector,
private sector, defence force
and correctional services.

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The Need

Given the nature of the procedures performed by medical professionals, and the multitude of scenarios where negligence may occur, it is essential that individuals working in the medical industry have insurance should anything go wrong as a result of their actual or perceived negligence or malpractice.

As South Africa becomes an increasingly more litigious society, so medical practitioners, and establishments performing medical procedures, will provide a more active source of litigation to the legal profession. This trend is compounded by the high earnings potential of such claims for lawyers. The result is that the number of medical malpractice claims, in excess of R5m, has rocketed by 900% over the past decade.

The Consumer Protection Act (CPA), which came into force on 01 April 2011, only further increases medical professionals' exposure due to the stringent requirements of the Act, as well as heightened consumer awareness.



Professional Liability (PL)

Professional Liability coverage is the “backbone” of the policy. Most likely, this coverage is the reason for purchasing this policy in the first place.

If a patient was injured while in your care, they can sue you (along with any other healthcare professional involved in their care) for malpractice.

If they are successful in their suit and it is determined that you were negligent in the providing of professional services (by the way, several healthcare professionals can all be found negligent and contributing to a single patient’s injuries) this policy will pay proven damages up to the Professional Liability limit of liability up to R7,5 million.

Good Samaritan Liability

Treatment or care administered at the scene of a medical emergency, accident or disaster by you whether present by chance or in response to an SOS call following a disaster.

HPCSA, SANCA, Criminal & Inquest Defence Costs

The Insurer will pay for your defence and legal representation costs of any:

- Disciplinary proceedings by the Health Professions Council of SA and by the SA Nursing Council
- Criminal prosecutions;
- Inquest proceedings;

against, or involving you, in the conduct of your scope of practice, but:

- The indemnities are limited to the amount set out in the schedule; and
- The Insurer will not be liable for any fines or penalties imposed due to those prosecutions or proceedings.



Documents

The Insurer will pay on behalf of the Insured, any loss with respect to a third party's Documents:

- for which the Insured is legally responsible, and
- which, during the Period of Insurance, have been destroyed, damaged, lost, distorted, erased or mislaid solely in the performance or non-performance of the Professional Services.

Refer to the policy documents for full details.

Group scheme pricing and benefits

Category	Premium per annum
Nurse	R275
Including reinstatement ¹	R350
Student Nurse	R225
Student Nurse including reinstatement ¹	R300
Excess	R2 500

Minimum premium subject to underwriting considerations.

Limit	Cover
Medical malpractice	Altogether up to the total of R 7 500 000
Defamation	
Run-off cover	
Professional Indemnity	
Documents	
Breach of Confidentiality	
HPCSA	

- 1 'Reinstatement' is when the client exhausts the full limit of indemnity under the policy with a single claim in a single policy period - the full value will then be available to the client again in that same period should a second claim arise.



NurseInsure is a product developed in conjunction with **Camargue Underwriting Managers (Pty) Ltd** and marketed by **Maple Group (Pty) Ltd**.

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