



INDEMNUS

VERSEKERINGSMAKELAARS (EDMS) BPK •
INSURANCE BROKERS (PTY) LTD

2003/006473/07
Established 1991 Gestig
FSP 8755

POLICY NUMBERS SPL/SLFG/000006766 AND FASA/2121908

SECTION A MEDICAL MALPRACTICE COVER AND PREMIUM

(Underwritten by **HOLLARD INSURANCE COMPANY LTD**)

INSURANCE COVER

Indemnity

The Insurer indemnifies the insured against legal liability 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) with the consent of the Insured.

Costs and expenses

the legal costs attached to representing the in Insured member during a civil suit in consequence of a negligent event – the investigation, defence or settlement of the claim limited to the 'limit of indemnity' shown in the policy.

Representation of a member at any disciplinary hearing at the **SA Interim Nursing Council** and these costs are limited to R250 000 per event.

LIMITS OF INDEMNITY

The Limits Of Indemnity as indicated on the proposal are subject to change from year to year. Currently they are as follows:

Medical Malpractice	Per claim and per period	R5 000 000.00
Professional Indemnity	Per claim and per period	R5 000 000.00
Public Liability	Per claim and per period	R2 500 000.00
Civil Enquiry Hearing	Per claim and per period	R 250 000.00
First amount payable	R5 000 all claims	
Cumulative Scheme Limit	R25 000 000.00	

Premium **R280.00 per person per year.**
This is an MINMUM annual premium and payable in advance.



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SECTION B.1 - NEEDLE STICK AND HIV (Optional)

(Underwritten by HOLLARD INSURANCE COMPANY LTD)

Accidental exposure to body fluid, sharps or needle stick that expose the Insured Person to the insured person being first *Diagnosed* as “**HIV Positive**” as define in the policy during the period that he/she practices his/her profession.

SECTION B.2 – PERSONAL ACCIDENT (Optional)

(Underwritten by HOLLARD INSURANCE COMPANY LTD)

SUMS INSURED AND PREMIUMS

The sums insured are as follows:

Section 1 - Occupational HIV

Occupational HIV	R 12,500
Preventative Treatment	Costs up to R 3,000 any one incident
Initial Blood Storage	Up to R 300 in all within any 12 month period

Section 2 – Personal Accident

Accidental Death	R 25,000
Permanent Total Disablement	R 50,000
Permanent Disablement	Such percentage of R 50,000 as specified under the Table of Compensation
Additional Death Benefit	R 10,000

Annual Premium per Insured Person = R60

TEL: (011) 391-2118
FAX: (011) 391-2158
E-MAIL: rachel@indemnus.co.za

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