



protect your practice with insurance you can trust.



PREPARED FOR MEMBERS OF



MEDICAL MALPRACTICE FOR PSYCHOLOGY PROFESSIONALS

At FNB Insurance Brokers we understand that the unforeseen can happen to any medical practice. Due to the nature of the procedures performed by medical professionals, there are a multitude of scenarios where an accident may occur. Without cover against potential risks, your practice is left defenceless. That's why we offer you an insurance solution that gives you the peace of mind that your medical practice is protected from the unexpected.

What is **Medical Malpractice Insurance**?

An insurance policy that protects an individual or business from the risks and exposures that they may face on a daily basis that may result in them being sued and held legally liable for damages by a third party as a result of any wrongful act, malpractice, bodily injury or negligent act or omission by the Insured or their employees whilst active within the course and scope of their business.

Medical Malpractice policy coverage:

- Damage (arising out of bodily injury or death of any patient caused or alleged to have been caused by a wrongful act in performing your professional service) for which your practice would be legally liable.
- We include cover for intentional errors, omissions or damages and contractual liabilities (which are typically not covered under these policies).
- The policy also covers legal defence costs both in civil courts as well as representation at any HPCSA investigation as a result of a civil complaint.

Types of **HPCSA claims**:

- Father lodged a complainant against the Psychologist with the HPCSA, as he felt that his child had been misdiagnosed by the Psychologist, the professional was found guilty and the claim was paid.
- Complainant disputed the Insured's report on the welfare of complainant's child with findings that the child had to be removed from the complainant's care. Insured found guilty of unprofessional conduct and fined R5 000. Cost of representation was covered (the fine was not covered).
- Complainant was unhappy that the Insured advised the complainant's boyfriend that she was passive aggressive, resulting in her relationship being destroyed. Council found the Insured not guilty. Cost of representation was covered.

What is **General Liability Insurance**?

An insurance policy that covers claims for bodily injury or damages arising from an Insured's legal liability where Third Parties legally enter the Insured's premises and suffer injuries or damages as a result of the Insured's negligence.

General Liability claims:

- The law requires that businesses operate in a safe and careful manner. If a business clearly causes bodily injury it may face a negligence claim.
- Slip-and fall cases are the most common. For example, tiles in the reception area are mopped without warning customers of the slippery conditions resulting in a customer slipping and breaking their leg. Another common example involves the gate closing on a patient's car or hand.

For more information, contact one of our **Insurance Brokers**:

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Terms and conditions apply

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