



# Professional Indemnity Insurance

**INFORMATION**



# 2026

## ***Disclaimer: Professional Indemnity Insurance Information***

### ***Note to Members***

*PsySSA recognises that professional indemnity insurance remains an important consideration for psychologists across different scopes of practice, employment settings, and career stages. To support members, PsySSA has made available summary information on professional indemnity cover options negotiated through an external broker.*

*The purpose of sharing this information is to increase awareness and transparency, and to assist members in understanding the types of cover that are commonly considered within the profession. It is not intended to replace individual judgment, policy review, or independent advice.*

*Members are encouraged to consider their own context, scope of practice, and risk exposure when reviewing professional indemnity options, and to engage directly with the broker or insurer for full policy details and clarification.*

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*Information provided by PsySSA for general guidance only. PsySSA does not provide insurance advice or endorsements. Full policy terms, conditions, and exclusions apply.*

## Option A: Cover with Public Liability

For Fully Qualified Psychologists

### Option A: Cover 1 (with Public Liability):

Section Name	Limit of Indemnity	Basis of Limit	Deductible	Basis of Deductible
Section A: Medical Malpractice	R2 500 000	Aggregate	R7 500	Each and every claim
Section C: Public Liability	R2 500 000	Aggregate	R2 500	Each and every claim
Total Premium Including 15% VAT & 20% Broker Commission & R50 Broker Admin Fee	PsySSA Members			R2 604.00 per member per annum
	NON PsySSA Members			R3 450.00 per member annum

### Option A: Cover 2 (with Public Liability):

Section Name	Limit of Indemnity	Basis of Limit	Deductible	Basis of Deductible
Section A: Medical Malpractice	R3 000 000	Aggregate	R7 500	Each and every claim
Section C: Public Liability	R3 000 000	Aggregate	R2 500	Each and every claim
Total Premium Including 15% VAT & 20% Broker Commission & R50 Broker Admin Fee	PsySSA Members			R3 901.00 per member per annum
	NON PsySSA Members			R3 709.00 per member annum

### Option A: Cover 3 (with Public Liability):

Section Name	Limit of Indemnity	Basis of Limit	Deductible	Basis of Deductible
Section A: Medical Malpractice	R5 000 000	Aggregate	R7 500	Each and every claim
Section C: Public Liability	R5 000 000	Aggregate	R2 500	Each and every claim
Total Premium Including 15% VAT & 20% Broker Commission & R50 Broker Admin Fee	PsySSA Members			R3 853.00 per member per annum
	NON PsySSA Members			R4 594.00 per member annum

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## Option B: Cover Without Public Liability

For Fully Qualified Psychologists

Option B: Cover 4 (Without Public Liability).

Section Name	Limit of Indemnity	Basis of Limit	Deductible	Basis of Deductible
Section A: Medical Malpractice	R2 500 000	Aggregate	R7 500	Each and every claim
Total Premium Including 15% VAT & 20% Broker Commission & R50 Broker Admin Fee	PsySSA Members			R2 099.00 per member per annum
	NON PsySSA Members			R2 842.00 per member annum

Option B: Cover 5 (Without Public Liability).

Section Name	Limit of Indemnity	Basis of Limit	Deductible	Basis of Deductible
Section A: Medical Malpractice	R3 000 000	Aggregate	R7 500	Each and every claim
Total Premium Including 15% VAT & 20% Broker Commission & R50 Broker Admin Fee	PsySSA Members			R2 432.00 per member per annum
	NON PsySSA Members			R2 910.00 per member annum

Option B: Cover 6 (Without Public Liability).

Section Name	Limit of Indemnity	Basis of Limit	Deductible	Basis of Deductible
Section A: Medical Malpractice	R5 000 000	Aggregate	R7 500	Each and every claim
Total Premium Including 15% VAT & 20% Broker Commission & R50 Broker Admin Fee	PsySSA Members			R2 830.00 per member per annum
	NON PsySSA Members			R3 356.00 per member annum

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## Option C: For Student / Intern Psychologists

Option C: Cover 7 (Without Public Liability).

Section Name	Limit of Indemnity	Basis of Limit	Deductible	Basis of Deductible
Section A: Medical Malpractice	R2 500 000	Aggregate	R7 500	Each and every claim
Total Premium Including 15% VAT & 20% Broker Commission & R50 Broker Admin Fee		PsySSA Members		R1 095.00 per member per annum
		NON PsySSA Members		R1 730.00 per member annum

Extensions Applicable:

Extensions Applicable To Options 2 - 7 Policy Extensions Granted	Sub-Limit Of Indemnity (Included in Main Limits)	Basis of Limit	Deductible	Basis of Deductible
Breach Of Confidentiality	R500 000 – PSYSSA Members R250 000 – Non-PSYSSA	Aggregate	R 2 500	Each and Every Claim
Business Identity Theft	R500 000	Aggregate	Nil	Each and Every Claim
Defamation	R500 000 – PSYSSA Members R250 000 – Non-PSYSSA	Aggregate	R2 500	Each and Every Claim
Documents	R500 000 – PSYSSA Members R250 000 – Non-PSYSSA	Aggregate	R 2 500	Each and Every Claim
HPCSA Costs / Other Statutory Body Costs	R 500 000 – PSYSSA Members R 250 000 – Non-PSYSSA	Aggregate	R 5 000	Each and Every Claim

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*Extensions applicable to Public Liability Cover only: (Only applicable to Option A)*

<i>Extensions applicable to Options 5 - 7</i>				
<i>Statutory Defence Costs (Sub-Limit of Public Liability Section)</i>	<i>R500 000</i>	<i>Aggregate</i>	<i>R5 000</i>	<i>Each and Every Claim</i>
<i>Wrongful Arrest (Sub-Limit of Public Liability Section)</i>	<i>R500 000</i>	<i>Aggregate</i>	<i>R5 000</i>	<i>Each and Every Claim</i>

*\*Total Premium Includes 15% VAT, 20% Broker Commission and R50.00 Broker Administrative Fee*

*\*Please note: As per the HPCSA Professional Indemnity Insurance is no longer mandatory, however, members are strongly advised to get covered.*