



**OBTAINING
COMPREHENSIVE
INSURANCE COVERAGE
WILL PROVIDE PEACE OF
MIND FOR SPECIALIST
MEDICAL PRACTITIONERS**

1. THE NEED FOR INSURANCE

Specialist medical practitioners face a range of risks and potential liabilities in performing their work. These risks may include medical malpractice claims, allegations of negligence, or other legal actions that could result in significant financial losses and/or damage to their professional reputation.

Given the highly specialised fields in which these practitioners work, the potential for medical complications is much higher and it is for this reason that practitioners need comprehensive insurance coverage to protect themselves against potential liabilities.

Obtaining comprehensive insurance coverage will provide peace of mind for specialist medical practitioners, allowing them to focus on their work without worrying about the potential financial consequences of a legal claim. In addition, most medical institutions require practitioners to obtain insurance coverage as a condition of practicing within/for their establishment.

Camargue's medical malpractice insurance cover is intended to protect specialists against legal claims in relation to their scope of practice.



CAMARGUE'S MEDICAL MALPRACTICE INSURANCE COVER IS INTENDED TO PROTECT SPECIALISTS AGAINST LEGAL CLAIMS IN RELATION TO THEIR SCOPE OF PRACTICE

2. THE INSURANCE PRODUCT

Medical practitioners are exposed to potential liability in the following ways:

1. Breach of professional duty in terms of the scope of practice.
2. Breach of implied warranty of authority or breach of trust committed in good faith.
3. Defamation or injuria.
4. Bodily injury caused by any actual or alleged negligent act, error or omission arising from the rendering of any healthcare services or Good Samaritan Acts in the conduct or scope of practice.

Cover for Medical Practitioners is provided under:

- Medical Malpractice: indemnifies the Insured for bodily or mental injury, illness, disease, or death of any patient or person caused, or alleged to have been caused, by malpractice of the Insured.
- Professional Indemnity: indemnifies the Insured for any breach of professional duty, any breach of implied warranty of authority or breach of trust committed in good faith, defamation and/or injuria, breach of confidentiality, and the destruction of, damage to, or loss of any documents entrusted to the Insured.

3. RISK APPETITE

Whilst the below list is not exhaustive, some of the professions which we provide cover for include:

- Gastroenterologists (excluding bariatric surgery)
- General surgeons
- Orthopaedic surgeons
- Otolaryngologist (ENT)
- Physicians
- Plastic surgeons (excluding those who primarily undertake elective surgery)
- Urologists
- Vascular surgeons

The following is not within risk appetite:

- Bariatric Surgeons
- GP's (General Practice)
- Gynaecologists
- Neck Surgeons
- Neurosurgeons
- Obstetricians
- Ophthalmologists
- Optometrists
- Paediatricians
- Psychiatrists
- Spinal Surgeons

4. COVER LIMIT

The maximum limit of indemnity offered is R50,000,000.00 any one claim and in the annual aggregate.

5. GENERAL EXCLUSIONS

- Practitioners who are based outside of South Africa
- Any birthing, obstetrics, and/or maternity risks
- Risks with exposure to professional athletes
- Practitioners involved with clinical trials

* Please note that the above is merely a summary and the cover provided will be subject to further policy terms and conditions.



THE OVERALL RESULT IS A WELL-ROUNDED AND COMPLETE SOLUTION TO THE RISKS FACED BY THE MEDICAL INDUSTRY.

6. VALUE-ADDED SERVICES INCLUDED IN THE COVER

Camargue's unique M³ approach to insurance is geared towards managing, mitigating, and migrating critical business risks – an outcome achieved through the provision of value-added risk benefits to policyholders. Notwithstanding the coverage provided in terms of the policy, the additional risk management benefits further enhance the Camargue product offering and go beyond simple insurance. The overall result is a well-rounded and complete solution to the risks faced by the medical industry. The additional risk management offerings include:

RISK MANAGEMENT SERVICES

SERVICE	SERVICE PROVIDER	BENEFIT TO CLIENT
Private Arbitration	Tokiso Dispute Settlement	Alternative options to costly litigation in commercial and employment disputes
Cyber Vulnerability Scan (CVS)	Cyber Safe Consultants	Automated vulnerability assessment. Click here to find out more.
Crisis Communication & PR	PR Expert	Public relations support and media disaster management
Legal support	Everingham's Attorneys	Contract vetting and management
Telephonic Services	Legalex (Pty) Ltd	Legal support on most commercial legal matters

Camargue Risk Management Resource Centre: An online portal with access to numerous documents to assist in the management of risk in the healthcare setting. [Click here](#) to find out more.

