



## YOUR PRACTICE PROTECTED, YOUR PATIENTS PRIORITISED: INSURANCE THAT PUTS CARE FIRST

Imagine dedicating your life to healing, only to face financial ruin from a negligence claim. **Medical malpractice insurance** covers healthcare professionals, institutions and facilities from legal and financial burdens, ensuring your practice remains secure and sustainable.

As awareness of legal rights grows, litigious activities increase, leaving practitioners at risk of crippling fees or compensation claims. Regulatory mandates require indemnity insurance, to ensure accountability and patient safety.

This coverage allows professionals to focus on their patients' wellbeing, free from the stress of potential legal and financial challenges.

**OLEA South Africa**, an OLEA Group of companies, is in the unique position of being the only Pan African broking business in South Africa, with an extensive footprint (26 territories) in Africa, operating in North, West, Central, East & Southern territories. This means the Group can provide a blend of South African expertise and market capacity, with locally based servicing capability, for both local and cross borders operations. We offer you access to our wealth of knowledge and experience for all your business insurance needs.

### WHAT ARE MY BIGGEST CONCERNs AROUND MEDICAL MALPRACTICE?

- Care related injuries
- Errors and omissions
- Incorrect dispensation or prescription of medication
- Medical equipment related injuries
- Misdiagnosis
- Treatment related injuries
- Unnecessary surgery

## WOULD A MEDICAL MALPRACTICE INSURANCE POLICY GIVE ME PEACE OF MIND?

Medical malpractice indemnity insurance provides cover for the following:

- Arbitration costs
- Attorney fees
- Court judgement and awards made against the insured
- Court costs
- Expert legal fees and support
- Settlement costs

## WHAT FACTORS INFLUENCE THE CALCULATION OF MY PREMIUM?

- Claims history
- Deductible/excess structure
- Hours worked
- Medical discipline
- Number of in-patients
- Number of out-patients
- Number of years' experience
- Policy limit
- Turnover or revenue

## DO I NEED MEDICAL MALPRACTICE INDEMNITY INSURANCE?

The following healthcare professionals require medical malpractice indemnity insurance:

- Acupuncturists
- Allied medical professionals
- Dentist
- General practitioners
- Healthcare facilities (such as clinics and hospitals)
- Medical students and volunteers
- Any organisation which provides care to patients, monitors the care of patients, provides staffing solutions to Healthcare Facilities
- Nurse practitioners
- Physicians
- Physiotherapists
- Specialist practitioners
- Therapists

## OUR SPECIALIST TEAM



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