



Authorised Financial Services Provider • FSP Number 38225

We do ordinary things, *extra-ordinarily* well



A licensed non-life insurer and authorised financial services provider [FSP no: 2092]

8.21

WHAT DO WE OFFER?

World leading re-insurance | We are very pleased to have received the support of the world’s largest 2 reinsurers, Munich Re and Swiss Re in respect of this innovative claims made product.

Cover for all practitioners (allied and specialists) | Any practitioner registered with the AHPCSA, HPCSA or SANC will be able to apply for cover.

Competitive premiums and individual risk rating | We offer individually risk-rated premiums according to the practitioner’s clinical risk profile.

Limits | We offer the choice of different limits of indemnity. The minimum limit available is R1,000,000 and the maximum limit is R50,000,000. For practitioners who require higher aggregate cover we can offer them the option of a re-instatement.

Excess Options | We provide our practitioners with 3 excess options with premium savings for higher excesses. The option of a nil excess is also available.

Retroactive cover | As we are offering a Claims Made insurance policy, subject to the underwriter’s approval, retroactive cover can be offered at the inception of the policy thus ensuring a seamless transition between claims made Insurers. Retroactive cover is not needed for those practitioners moving from an occurrence basis to a claims made basis.

Extensions | The Genoa policy offers 18 automatic extensions which help ensure that a practitioner has the appropriate cover when he/she needs it.

Extended Reporting Period (ERP) | Practitioners will receive a staggered ERP dependent on the length of time that they hold uninterrupted cover with us. The following ERP’s will apply:

- (1) A 36 month ERP will apply for practitioners who are insured for a minimum of 12 months
- (2) A 48 month ERP will apply for practitioners who are insured for a minimum of 24 months
- (3) A 60 month ERP will apply for practitioners who are insured for a minimum of 36 months

The ERP will begin to run from the time that a practitioner either dies, retires or is physically unable to perform his/her duties.

Additional Extended Reporting Period (AERP) | Practitioners who feel that the automatic 60-month ERP is not sufficient may, at Underwriters discretion, purchase an Additional Extended Reporting Period (AERP) once the automatic ERP term has ended. The AERP is an extension to the policy and practitioners may contribute towards this extension over the policy term.

WHAT ADDITIONAL BENEFITS DO GENOA PRACTITIONER’S RECEIVE?

- Access to Genoa’s minimum health record keeping
- Access to Genoa’s informed consent form template
- Access to a CPD portal which includes both ethics and clinical CPD
- An easy online claims notification and tracking portal
- Access to psychologists to assist with the trauma associated with a claim
- Access to the country’s top Med-Mal legal practitioners

HOW DO WE ASSIST WITH CLAIMS

In-house legal and medical team support | Genoa practitioners will receive specialty support from our in-house legal and medical team to assist our clients with best practice management.

Legal representation for all medical related claims | We will provide legal representation for all medical-related claims whether it’s billing enquiries with the HPCSA or negligent-related matters.

24/7 Medico-legal support line | Genoa Practitioners will have access to highly experienced advisers who are continually available to assist with any medico-legal queries, and/or psychological challenges following a complaint or an investigation.

Legal Practitioners | Genoa practitioners will have access to the top medical malpractice legal firms in SA:

- Clyde & Co
- Garlicke & Bousfield
- MacRobert Attorneys
- Malatji Kanyane Attorney
- Norton Rose Fulbright
- Webber Wentzel

Quick and efficient claims resolution | The quick and efficient resolution of valid claims and the rigorous defense against vexatious claimants. The use of mediation and other alternative dispute resolution techniques in order to reduce costs.

PLEASE NOTE

The above is meant to be a summary of the cover and at all times the terms and conditions contained in the Policy Wording will take preference should a conflict arise. Terms and Conditions apply.