



INDEMINUS

VERSEKERINGSMAKELAARS (EDMS) BPK • INSURANCE BROKERS (PTY) LTD

Reg Nr: 2003/006473/07

GESTIG 1991 ESTABLISHED

FSP 8755

RENEWAL INSTRUCTION

FOR THE PERIOD

1 FEBRUARY 2016 to 31 JANUARY 2017

annual renewal 1 February

INSURED

Berea Nurses Institute (Pretoria)

DETAIL OF INSURER

POLICY NUMBER MM/0050/02/13

INSURER HOLLARD
FSP Nr : 17698

DETAILS OF INSURED

POSTAL ADDRESS P.O. BOX 31030
Wonderboompoort
0033

Physical Address 19 Delsen Building
307 Paul Kruger Street
Capital Park
0084

BUSINESS Recruitment of employees and placing of medical staff. Nursing Agency

BANK DETAILS

BANK	Standard Bank
BRANCH	Pretoria
BRANCH CODE	01 00 45
ACCOUNT NR	010023194
ACCOUNT HOLDER	Berea Nurses Inst (Pretoria)

This schedule should be read in conjunction with the policy wording

The Intermediary	Indemnus Insurance Brokers <i>A Licensed Financial Services Provider (FAIS License Number 8755)</i>
The Insured	Berea Nurses Institute (Pretoria) VAT Registration Number 4220153233
Period of Insurance From:	01 February 2016 to 31 January 2017 Both dates inclusive
Anniversary/Renewal Date	01 February 2017
Type of Contract	Monthly
Effective Date	01 January 2000
Annual Premium	R 31 520.00 (VAT Inclusive)
Monthly Premium	R 2 889.33 (VAT Inclusive)

In terms of a ruling issued by SARS, this document together with proof of payment of premium constitutes an alternative to a tax invoice, debit note or credit note as contemplated in sections 20(7) and 21(5) of the VAT Act respectively. Insured amounts are inclusive of VAT at 14%. VAT Registration number 4450117405. Excesses are not subject to VAT when recovered by an insurer from an insured. Please pay the broker

Hollard Professional Indemnity for Medical Professionals Risk Details

Business Description	Nursing agency - recruitment of employees and medical staff
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Policy Limits of Indemnity

Limit of Indemnity	Deductible	Annual premium
R 5 000 000.00	R10 000 and R20 000 iro Mid-wifery	R 31 520.00

Policy Wording	Hollard Professional Indemnity for Medical Professionals Wording
Standard Insuring Clauses	Professional Indemnity Defence Costs
Standard Risk Conditions	1. Basis of Limit: Aggregate 2. Retroactive date : 1 January 2000 3. Basis of Deductible: each and every claim

Policy Sections Available	Aggregate Limit of Indemnity	Granted Yes/No	Excess each and every claim
Medical Malpractice	R5 000 000 per claim and per period	Yes	R 10 000.00
Professional Indemnity	R5 000 000 per claim and per period	Yes	R 10 000.00
Public Liability	R5 000 000 per claim and per period	Yes	R 10 000.00
Products Liability	R5 000 000 per claim and per period	Yes	R 10 000.00
Employers Liability	R5 000 000 per claim and per period	Yes	R 10 000.00

Policy Extensions Available	Sub-Limit of Indemnity (included in main limit)	Granted Yes/No	Excess each and every claim
Breach of Confidentiality	R 250 000	Yes	R 2 500.00
Business Identity Theft	R 500 000	Yes	Nil
Defamation	R 250 000	Yes	R 2 500.00
Documents	R 250 000	Yes	R 2 500.00
HPCSA Costs/ Other Statutory Body Costs	R 250 000	Yes	R 2 500.00

Extentions specifically applicable to Public Liability	Sub-Limit of Indemnity (included in main limit)	Granted Yes/No	Excess each and every claim
Wrongful Arrest	R 250 000	Yes	R 2 500.00
Statutory Defence Cost	R 250 000	Yes	R 2 500.00

Standard Policy Conditions	1 Premium, Limit and Deductible are inclusive of VAT 2 Currency of premiums, limits and deductibles are in Rand 3 Intermediary Commission: 20% included in quoted premium
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Professional Indemnity for Medical Professionals Endorsements / Extensions / Exclusions

It is a condition precedent to liability that the insured is fully qualified and registered with the relevant industry Body/ association in terms of legislation as applicable. In absence of such legislation, Insurance shall have sole discretion in determining the minimum acceptable qualification and registration required. Subject to nurses/ midwives carrying their own PI.

No cover iro negligence arising out of placement of nurses (e.g. if the nurse is not suitably qualified/ experienced, etc.) only the vicarious liability that may attach to the entity iro the medical malpractice of a nurse in the treatment of a patient.