

Who is Vanguard?

Vanguard Underwriting Managers (Pty) Ltd in conjunction with Rand Pro Insurance Brokers, have a wealth of experience in delivering quality support and advice to Health, Well-being and Health-related Professionals and Organisations.

Through our association with Old Mutual Insure we share over 200 years of collective insurance experience.

Vanguard offers protection for General Liability, Professional Indemnity, Professional Liability and Products Liability.

In addition to a stand- alone Professional Liability Policy, Vanguard also offers comprehensive business, household and motor cover.

Why choose us:

- The policy can commence at any time during the year. Vanguard will provide three (3) years retroactive cover free of charge to any of the members if they had existing and uninterrupted previous cover for the period in question. We will also require a full declaration of all and any claims or possible claims in the preceding three-year period.
- Premium costs are tiered accordingly to shareholders / members of iZandla.
- Minimum period of cover is one year. Payments can be made monthly or annually. Debit orders will include an admin fee on top of the premium.
- Annual cover of R10 million.
- NO EXCESS for any claims in a policy year (including dry needling)
- Included is a run off period of three (3) years, should the practice close down or you stop practicing for whatever reason.
- Additional extras include but not limited to loss of documents / loss of reputation, libel & slander, breach of confidentiality, unintentional breach of confidentiality or privacy, Good Samaritan acts and first aid, Sexual Harassment defence costs if innocent.

What is covered..?

- Unlimited trips abroad anywhere in the World excluding USA and Canada where you are treating patients or do training
- Wide range of activities can be insured from the non-invasive to the more invasive types, as well as nontreatment related work and advice

- Professional Liability, Professional Indemnity, Errors, and Omissions
- Public Liability = Bodily Injury, to any person, or 3rd Party Property Damage
- Products Liability = Bodily Injury to any person and/or 3rd party Property Damage, arising from the sale or supply of any Health/Wellbeing Products. Includes Liability for injury caused by Products. Unlimited product sales to your clients and up to R1,000,000 annual turnover of retail sales to non-clients
- Damages and claimant's costs as a result of any Claim
- Legal costs and expenses included within the limit of 10 million indemnity
- Loss of Documents / Loss of Reputation
- Libel & Slander, Breach of Confidentiality, Unintentional Breach of Confidentiality or Privacy
- Includes cover for Teaching, providing you are not issuing a Certificate of qualification
- Good Samaritan Acts and First Aid
- Sexual Harassment Defense Costs if innocent
- Zero Excess on each claim (Including dry needling)
- Retroactive cover for previous work performed. (Subject to limits and dates of previous cover – up to 3 years)
- Run-off Cover included up to 3yrs. Covers late discovered claims
- Flexible underwriting to accommodate changes in your practice
- Limit of Indemnity of R10, 000,000
- No Pro-Rata premiums are available – you may incept the policy at any date of your choosing and the policy will run for a year from that date. Important to note that your cover should have no gaps.
- No refunds on cancellation are available or permitted

PREMIUM OPTION

Option	Annual premium	Monthly premium (please complete debit order authority form)
Limit of indemnity R10 000 000.00		
iZandla Shareholder / Member	R2 012 p.a.	R220 p.m.

These limits are any one claim in the aggregate per year. Defence costs are included within the limit.

15% VAT is included in the Premiums.

PAYMENT DETAILS

Once we have received your completed and signed application form, the policy will be issued, and an invoice will be generated for annual policies or a debit order will be presented for monthly policies. **It is of utmost importance to use the reference number on the invoice when making payments for annual policies as this will enable us to link the payment to the policy.**

Application forms can be requested from Monique Joubert at monique.joubert@vanguardum.co.za

Summary of benefits:

	Traditional Physiotherapy MPI	VANGUARD
Professional Indemnity/Medical Malpractice/ Defence costs	Indemnity Limit as selected by you (R2,500,000; R5,000,000 or R10,000,000)	Indemnity Limit R10 000 000
Public Liability	Optional for a nominal premium	Yes
Products Liability	Included in Public Liability	Yes
Defective workmanship	Included in Public Liability	Yes
Employers Liability	Included in Public Liability	Yes
Policy Extensions		
Statutory Defence Costs (this is not the same as Malpractice/Indemnity defence costs which are included in the indemnity limit above)	R250,000	Yes Reasonable cost Within limit of indemnity
Wrongful Arrest	R250,000	Yes Reasonable cost within limit of indemnity
Pollution Liability	Nil	No

Indemnity to others	Follows the Indemnity limit (ie: R2,500,000; R5,000,000 or R10,000,000)	Yes
Defamation	Follows the Indemnity limit (ie: R2,500,000; R5,000,000 or R10,000,000)	Yes
Breach of Confidentiality	Follows the Indemnity limit (ie: R2,500,000; R5,000,000 or R10,000,000)	Yes
HPCSA/ Other Statutory Body Costs (excluding billing, costs or fee disputes)	Follows the Indemnity limit (ie: R2,500,000; R5,000,000 or R10,000,000)	Yes Reasonable cost Within limit of indemnity
Court / Enquiry Attendance costs	R5,000 per day limited to total of R25,000	Yes
Medical aid investigation costs / Audits	R25,000	-
Public relation expenses	R25,000	Included
Business Identity Theft	Included	No
Legal Assist	Included	Yes Within limit of indemnity
Run Off cover (only effective as at retirement or individual ceasing to practice)	3 years (standard	3 years Included automatically
Retroactive Date	Must be specified	Yes 3 years
Deductible		
	1 st and 2 nd claim or complaint: R4,500; 3 rd or subsequent claim: R6,000; all claims involving dry needling: R6,000	NO EXCESS in a policy year even on subsequent claims.
Deductible		
Good Samaritan Acts	The wording specifically includes work done outside the scope of your professional on the event that you administer emergency medical assistance.	Yes
Membership Condition	Is only available for paid-up members	-
Dry Needling	Conditions apply: 1. Where Dry-Needling is undertaken, the practitioner must be able to prove they have adequate training in dry-needling, and in cases where the incident occurs during training, proof will be provided that training was under the direct supervision and guidance of a fully qualified practitioner.	Must provide qualification Must provide signed consent NO EXCESS

	<p>2. The normal ethical rules, as determined by the HPCSA from time to time, pertaining to clinical notes, report writing and/or obtaining written informed consent must always be adhere to. Failing to obtain the patients consent will be deemed by Insurers to amount to gross negligence, and as such will not be covered by the Policy.</p>	
Niche Physiotherapy	<p>Policy is extended to include the following:</p> <ul style="list-style-type: none"> • Exercise Classes • Aqua-Physio • Hippotherapy • Animal Physio • Medico-Legal work • Events (where Public Liability is included in the option selected) • Academic Services 	<p>Include all areas of physiotherapy</p> <p>Events (formally organised will have automatic cover</p>
Premium frequency	Premium can be made as a once off annual payment OR in 3 instalments	<p>Annually R 2012,00</p> <p>Monthly – see payment options</p>
Limit of Indemnity (In the aggregate, per period of insurance)	Either 2.5mil or 5mil or R10mil	10 million
Cost of MPI	<p>Estimated around R800 for 2.5mil</p> <p>Estimated around R2500 for 5 mil</p> <p>Estimated around R3900 for 10 mil</p>	<p>R2012,00 for 10 million Cover</p> <p>2022 rate stays the same for 2023</p>

