



MEDICAL PROFESSIONAL INDEMNITY COVER

PURPOSE

The purpose of this policy is to ensure that applicable MHR healthcare professionals, medical practitioners, porters and care workers have adequate Medical Professional Indemnity cover.

SCOPE

This policy applies to

- MHR Personnel
- MHR Panel Members
- MHR Clients

DEFINITIONS

Term	Definition for the purpose of this policy
Healthcare professionals	Nurses, Phlebotomists, Pharmacist Interns, Pharmacist Assistants, Pharmacists, Biokineticists, Operating Room Practitioners, Operating Department Assistants, Occupational Therapists, Radiographers, Physiotherapists, Clinical Care Coordinators, Renal Clinical Technologists, Basic Life Support (BLS), Intermediate Life Support (ILS), Advanced Life Support (ALS), Paramedics, Critical Care Assistant (CCA), Emergency Care Assistant (ECA), Emergency Care Technician (ECT), Emergency Care Practitioner (ECP), Emergency Resource Officer (ERO), Support Resource Officer (SRO), Inter-facility Agents, and Flight Desk Officers.
Medical Professional Indemnity cover	Medical Professional Indemnity covers a panel member against liability claims arising from the incidental death or injury of a patient due to negligence or alleged negligent action during treatment.

Please refer to the policy statement on the following page.

POLICY STATEMENT

1. All healthcare professionals, care workers, and porters who are working through MHR at **Busamed, Intercare, Mediclinic, or ER24 clients** are covered by the client's group insurance, excluding medical practitioners (doctors). ** For more information on indemnity cover for locum and permanent Mediclinic medical practitioners, please refer to **Section 4** below.
2. All healthcare professionals, care workers, and porters working at **MHR clients not mentioned above** must obtain individual Medical Professional Indemnity cover from a provider of their choice and submit proof of cover to MHR.
3. It is the panel member's responsibility to ensure that they have adequate cover. MHR recommends the following minimum cover per job description:

Minimum R2.5 million	Minimum R5 million	Minimum R10 million
Care workers	EN	Midwives
ENA	PN	
BLS	Pharmacists/Assistants	
All other healthcare panel members not listed in this table	ALS	
	ILS	

4. ****Locum and Permanent Medical Practitioners (Emergency Centre/Events Doctors)** working through MHR at any client not listed below must obtain individual Medical Professional Indemnity cover from a provider of their choice and submit proof of this cover to MHR. The Mediclinic group insurance covers Doctors working at the following Mediclinic facilities: *Cape Gate, George, Hoogland, Limpopo, Milnerton, Panorama, Paarl, Pietermaritzburg, Stellenbosch, Vergelegen, and Worcester.* **
5. Renewal of indemnity cover is the responsibility of the panel member. Failure to provide proof of renewed cover may result in the temporary deactivation of the panel member's profile on the MHR system.

ASSOCIATED DOCUMENTS

Title	Location/Number
MHR Agreement	Regional Office
