Years of hard work and dedication deserve cover by industry experts.

Over the last 20 years, claims against a wide range of medical practitioners and medical institutions have steadily been increasing.

Legislation such as the Consumer Protection Act has made the public more aware of their rights and consumer activism. This trend is exacerbated by an increase in legal practitioners specialising in medico – legal law.

At iTOO our Medical Malpractice experts understand this and are constantly adapting and designing policies to include evolving liabilities. If you provide any form of care, treatment or advice, ensure your years of expertise are covered by ours.

Why get your Medical Malpractice covered by iTOO?

Service that's simply the best in class.
Expertise we're always willing to share.

iTOO Medical Malpractice goes far beyond simply traditional medical practitioners. We include cover for complementary health treatments and services such as fitness instructors, beauticians and spas, ambulance services and pharmacists.

Our institutional cover extends to retirement facilities, day clinics and hospitals, to name a few. We know the ins and outs of our field and continue to lead the way.

Who should purchase the cover?

- Any medical practitioner/Allied Health Care Worker
- Beauticians/Tattoo artists
- Any institution that provides medical services to patients, dispenses medication or carries out testing for medical purposes
- Ambulances & Paramedics
- Pharmacists & Pharmacies
- Locums, Interns and Student

WE ARE DIFFERENT

Medical Malpractice cases require an in-depth understanding of complex medical and health policy details.

Together, our experts and respected attorneys ensure you have a credible team behind you. From offering up to R100 million in cover capacity, to developing competitive deductible structures, iTOO tailors cover for each practice according to its unique needs.

Cover

Specialised and comprehensive coverage for allied health and medical practitioners as well as medical institutions.

Defense costs

Key Sections of cover to eliminate any gray areas.

Specific Extensions of Cover

Run-off Cover in the event of death, retirement, disablement and for institutions in the event the practice / facility is sold.

COMMON CAUSES OF INCIDENTS

1. **Negligence during an operation**
2. **Negligence in post-op treatment and care**
3. **Failure to refer to a specialist**
4. **Dispensing and medication errors**
5. **Misdiagnosis**

Claims examples

- **Lack of informed consent**
- **Inadequate training and supervision of staff resulting in incorrect treatment of patients**
- **Records not being read correctly/completed correctly resulting in incorrect patients being operated on/incorrect limbs being operated on**
- **Foreign bodies being left in patients/organs being perforated during operations**

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