

**PLEASE READ BEFORE COMPLETING THIS DOCUMENT**

This is a proposal for a claims made policy

The policy will only respond to claims and/or circumstances, which are first made against the Insured and notified to the Insurer during the policy period.

The policy will NOT provide cover for:

- Events that occurred prior to the retroactive date of the policy.
- Claims made after the expiry of the policy period even though the Wrongful Act giving rise to the claim may have occurred during the policy period.
- Claims notified or arising out of facts or circumstances notified under any previous policy or noted on the current proposal form or any previous proposal form.
- Claims made, threatened or intimated prior to the commencement of the policy period.
- Facts or circumstances in your knowledge prior to the policy period, which you knew had the potential to give rise to a claim under the policy.

**Documents required:**

- Completed, signed and dated proposal form
- CV and copy of all qualifications (New Applications or change in scope of practice)
- Consent Forms
- Proof of previous insurance (if moving from another insurer) (New Applications or change in scope of practice)
- Claims Information (if applicable)

**The Proposal form comprises of:**

- Section One** Applicant Details
- Section Two** Activities of Proposer
- Section Three** Risk Management
- Section Four** Declaration

Every question on the proposal form is relevant to your risk, so please do not leave any blank, if it doesn't apply please state "N/A". If there is any part of this document you do not understand, please contact your broker before you sign and submit it. You are bound to the information you have provided with this submission.

**Section One – Applicant Details**

1. **Application Type** New Application  Scheduled Review Application  Additional/Changed Scope of Clinical Practice

2. **Your Organisation**

Full Name \_\_\_\_\_

Date of birth: \_\_\_\_\_

Y	Y	Y	Y	M	M	D	D
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ID Number \_\_\_\_\_

Incorporation details (if any) \_\_\_\_\_

Trading name (if different from the above) \_\_\_\_\_

Please provide your VAT registration number \_\_\_\_\_

Medical Council registration number \_\_\_\_\_

How long have you been in practice?

Current Practice

Years in Practice

Practice number: \_\_\_\_\_

Physical Address \_\_\_\_\_

code \_\_\_\_\_

Postal Address \_\_\_\_\_

code \_\_\_\_\_

Email \_\_\_\_\_  
Telephone \_\_\_\_\_  
Website \_\_\_\_\_

Please provide list of Licensing / Registration Body with which you hold a valid licence / membership?

\_\_\_\_\_  
\_\_\_\_\_

Are you a member of any Association? Yes  No

*if Yes, who and for how long?*

\_\_\_\_\_  
\_\_\_\_\_

3. Please list all your registered qualifications including any post – graduate qualifications, where and when this was obtained

\_\_\_\_\_  
\_\_\_\_\_

4. Confidential Professional Information / Claims

4.1 Have any claims / incidents / circumstances for malpractice been made against you / practice during the past five years? Yes  No

*If YES, please provide full details on a separate page including Date of claim /Total value claimed, total value paid (if paid) / Description / Nature of allegations*

4.2 Are any of the Principals or Employees of the practice, after enquiry, aware of any circumstances that may give rise to a claim for professional negligence, errors or omissions or public liability? Yes  No

*If YES, please provide full details on a separate page*

4.3 Have you had any civil or criminal actions against you, where there was a finding of liability or guilt with respect to your clinical practice? Yes  No

*If YES, please provide full details on a separate page*

4.4 Has a criminal claim of any nature ever been made against you / your practice? Yes  No

*If YES, please provide full details on a separate page*

4.5 Has any application for insurance of this nature (made on behalf of the Practice or their predecessors in business or by any of the present Partners) ever been declined, cancelled or has renewal been refused or have special terms been imposed? Yes  No

*If YES, please provide full details on a separate page*

4.6 Have you ever been investigated, or are currently under investigation by the HPCSA / relevant professional regulatory body overseas / medical scheme? Yes  No

*If YES, please provide full details on a separate page*

4.7 Do you have any physical or mental condition or substance abuse problems that could affect your ability to safely and competently undertake the provision of care? Yes  No

*If YES, please attach full details*

4.8 Do you employ Locums to assist you at your practice? Yes  No

*If YES, kindly ensure that all Locums have their own Professional Indemnity / Medical Malpractice Policy in place, as their activities will not be covered in terms of your Policy*

4.9 Does any person involved in the treatment and care of any patient/client suffer from any disability, transmittable diseases i.e. Hepatitis, HIV etc. or any other impediments which may affect the performance of his/her professional duties or place any patients/clients at risk? Yes  No

*If YES, please attach full details*

4.10 Is there any additional information that may have significance, when we assess your individual risk, for example full time Hospital employment, academic involvement, registrar, etc

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**5. Insurance History**

Have you or are you presently Insured in respect of Medical Malpractice Yes  No

*If Yes, please provide the following information*

Name of Insurers \_\_\_\_\_

Limit of Indemnity \_\_\_\_\_

Deductible \_\_\_\_\_

Retroactive Date \_\_\_\_\_

Annual Premium \_\_\_\_\_

**Section Two – Scope of Practice**

6. Do you undertake any services in a state-owned facility / government hospital or clinic? Yes  No

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7. Are you an employee of an institution? Please state name of entity for which you work. Yes  No

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8. Do you undertake any locum work? If yes, please detail locum work Yes  No

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9. If a practice, please provide list of all staff in the practice

Name	Position	Qualification	Part Time / Full Time

10. Revenue / Fees (Gross) (Inclusive of VAT)

Financial Year End:	Last Financial Year	Previous Financial Year	Estimated forthcoming 12 months
Gross revenue from private practice			
Gross revenue from state institutions			
Gross fees excluding VAT			
Gross revenue from other sources			
Total			

11. Patients

a. In the last 12 months, how many patients have you consulted with (actual) \_\_\_\_\_

b. Expected number of patients in the next 12 months \_\_\_\_\_

12. Discipline, please confirm which discipline of medicine do you require cover:

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13. Scope of practice (area of specialisation, including any sub speciality)

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14. Additional Procedures

14.1 Male Circumcisions

14.1.1 Number of circumcisions performed in the past financial year

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14.1.2 Age profile of patients (minimum age to be disclosed)

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14.1.3 Detail aftercare process and follow up procedures and copy of consent form to be provided

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14.2 Aesthetics

Indicate below which Aesthetic procedures you currently perform (if any)

14.2.1 Botox Injections

Yes  No

14.2.2 Fillers

Yes  No

14.2.3 Threads

Yes  No

14.2.4 Other:

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The following information will be required prior to granting cover:

- a. Please provide proof of all qualifications and or courses that you have undertaken, in respect of Aesthetics.
- b. A copy of the certificate in dealing with emergency situations
- c. How far (km) is the closest emergency rooms?
- d. What are the emergency protocols and procedures?
- e. Is it a sterile facility?

*Please complete on a separate page*

14.3 What Procedures are undertaken in rooms

<hr/>	%
<hr/>	%
<hr/>	%
<hr/>	%
<hr/>	%
<hr/>	%
<hr/>	%
<hr/>	%

14.4 Do you perform any surgical procedures under local anaesthesia in your practice rooms?

Yes  No

14.5 Do you undertake any surgeries in theatre or assist in any surgeries undertaken in theatre?

Yes  No

Please provide full details

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14.6 Maternity Care : Indicate which of the following if any, you perform

Discovery of pregnancy

Yes  No

Is any scans or sonars undertaken by yourself?

Yes  No

a) Once and then referred

Yes  No

b) Under 12 weeks

Yes  No

c) Over 12 weeks to term

Yes  No

Other Maternity Services:

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14.7 Other

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Please list any services that you do not provide:

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**Section Three – Risk Management**

15. Risk Management

15.1 Is it Mandatory that all your patients sign a consent form for consultations?

Yes  No

15.2 Are accurate and descriptive records of all medical services and procedures kept?

Yes  No

15.3 What system is in place for capture patient notes?

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15.4 How are your patient records secured?

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15.5 How long do you retain patients' medical records?

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15.6 Please detail procedures in place in dealing with patient complaints

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15.7 Do you have an internal risk management protocol? Please provide copy of protocol

Yes  No

16. Disposal of Medical Waste

Are there facilities for safe collection, storage and disposal of (in accordance with current guidelines/legislation)

a. Sharps Yes  No

b. Dressings, clinical and surgical waste, etc Yes  No

Do you ensure that the following are safely disposed of (in accordance with current guidelines/legislation)

a. Blood and blood products Yes  No

b. All other waste Yes  No

<b>Limit of Indemnity and Deductible Required</b>	Limit:	_____	Deductible:	_____
	Limit:	_____	Deductible:	_____
	Limit:	_____	Deductible:	_____
	Limit:	_____	Deductible:	_____
	Limit:	_____	Deductible:	_____
	Limit:	_____	Deductible:	_____

**Section Four – Declaration**

**Privacy**

In order to provide you with insurance, we have to process your personal information. We will share your personal information with other insurers, industry bodies, credit agencies and service providers. This includes information about your insurance, claims and premium payments. We do this to provide insurance services, prevent fraud, assess claims and conduct surveys. We will treat your personal information with caution and have put reasonable security measures in place to protect it. By signing this application for insurance, you agree to the processing and sharing of your personal information.

**Declaration**

I/We, the undersigned, declare that the statements set forth in this proposal form together with any other information supplied are true and correct and that I/we have not misstated or suppressed any material facts.

I/We agree that this proposal form together with any other information supplied by me/us shall form the basis upon which the contract of insurance is concluded and shall be incorporated therein.

I / We understand that any incorrect statement in this application and the attached supporting documents including (but not restricted to) qualifications, experience, scope of practice, ability, physical or mental health or personal integrity, may result in refusal of a cover.

I/We further undertake that in the event that the information provided changes between the date of this application and inception of cover, I/We will notify iToo of such changes as soon as reasonably possible.

You are bound to the information you have provided with this submission. Completion of the form, however, does not bind you or Insurers to complete the insurance transaction. The contract of insurance can only be finalized once we are in receipt of the fully completed and signed proposal form together with acceptance of quotation and payment. Any new additional entity being formed, or any material changes made to the business which could impact the cover provided must be advised to insurers as cover will not automatically be granted.

\_\_\_\_\_  
Signature of Proposer

\_\_\_\_\_  
Name of Proposer (print)

Y	Y	Y	Y	M	M	D	D
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Date

\_\_\_\_\_  
Designation