



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, 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

- 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 locum medical practitioners. For more information on indemnity cover for locum medical practitioners and permanent Mediclinic medical practitioners, please refer to the section below.
- All healthcare professionals, care workers, and porters working for **MHR clients not mentioned above** must obtain individual Medical Professional Indemnity cover from a provider of their choice and submit certified proof of cover to MHR.
- 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	

- ****Locum** medical practitioners (Emergency Centre Doctors) working through MHR at **any MHR client** need to obtain individual Medical Professional Indemnity cover from a provider of their choice and submit certified proof of cover to MHR.
- ****Permanent** Mediclinic medical practitioners (Emergency Centre Doctors) who work at **Mediclinic clients** are covered by the Mediclinic group insurance. If the permanent Mediclinic medical practitioner works at **non-Mediclinic clients**, they must obtain individual Medical Professional Indemnity cover from a provider of their choice and submit certified proof of cover to MHR.
- Renewal of indemnity cover is the responsibility of the panel member, and failure to provide certified proof of renewed cover could lead to the temporary deactivation of the panel member's profile on the MHR system.

ASSOCIATED DOCUMENTS

Title	Location/Number
MHR Agreement	Regional Office