


OLDMUTUAL
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DOCTOR'S PROFESSIONAL INDEMNITY COVER

What is Professional Indemnity Insurance?

Professional Indemnity Insurance (PI), also called **professional liability** insurance or **Errors & and Omissions (E&O)** insurance, is a form of liability insurance that helps protect professional advising, consulting, and service-providing individuals and companies from bearing the full cost of defending against a negligence claim made by a client in a civil lawsuit.

A professional indemnity insurance policy gives protection to **professional** people in case of their legal obligation to compensate third parties who may experience injury, loss, or damage to their property or life through the negligence acts of the **professional** person.

Professional – An occupation or job that needs special knowledge, e.g., law, engineering, medicine, teaching, etc.

What are the Benefits of a Doctor's PI?

Compliance with licensing requirements

A PI is mostly required during the application and renewal of practicing licenses.

Financial Assurance

The policy will cover court judgments awards and legal fees for defending yourself or the business at a court of law.

Provides Peace of Mind

The policy allows the Doctor to practice without fear of financial loss in case of any fortuitous event in the cause of his/her work.

Enhances the Doctor's Employability

Many contractors and government authorities typically establish a minimum prerequisite of having Professional Indemnity Insurance as a requirement for businesses participating in tenders to be eligible.



What is Covered in Doctor's PI?

Legal liability arising from mistakes, omissions, or negligent actions by medical professionals during their duties encompassing various aspects, such as:

1. Physical harm (including accidental death, injuries, illnesses, mental distress, or shock)
2. Costs and expenses accrued (with our approval) in the defence or settlement of a claim.
3. Breach of professional duty
4. Defamation
5. Loss of documents
6. Breach of confidentiality
7. Dishonesty

Who should take this cover?

Any qualified and duly registered Medical Professional who is categorized as a service provider and presents him/herself as a professional to the patient.

What are the main exclusions?

1. Intentional Misconduct
2. Bodily injury
3. Liability arising by virtue of third-party contracts.
4. Sexual Misconduct
5. Criminal Acts
6. Non-Medical Activities
7. Experimental Treatments
8. Known Pre-Existing Conditions
9. Claims Made After Policy Cancellation
10. Coverage Outside the Policy Period
11. Political Violence and Terrorism



What is the scope and how much does it cost?

PREMIUM INCLUSIVE OF LEVIES				
	Category A	Category B	Category C	Deductible
Limit of Indemnity	Premiums	Premiums	Premiums	
1,000,000	14,065	7,944	6,036	2.5% Of the Limit of Indemnity
2,000,000	18,786	12,785	10,895	
3,000,000	27,935	19,047	16,017	
5,000,000	34,985	24,879	18,365	
10,000,000	44,107	36,759	28,136	
15,000,000	47,869	42,031	33,145	
20,000,000	59,650	47,563	41,356	
30,000,000	68,965	54,458	48,689	
40,000,000	76,984	66,569	54,581	
50,000,000	84,211	73,142	58,389	
60,000,000	90,125	77,853	63,256	
75,000,000	110,356	96,390	85,365	

CATEGORY 'A': Gynaecologists, Obstetricians, Cardiologists, Urologists, Ophthalmologists, Neurologists, Orthopaedics, Physician, Gastroenterologists, Anaesthetists, Neonatologists Oncologists. All Surgeons including Cardiac Surgeons, General Surgeons, Thoracic Surgeons, ENT Surgeons Cardiovascular Surgeons, Plastic Surgeons, Neurosurgeons, Vascular Surgeons, and Maxillo-facial Surgeons.

CATEGORY 'B': Dentists, Endocrinologists, Paediatricians, Pathologists, Radiologists.

CATEGORY 'C': General Practitioners, Dermatologists, Hematopathology, Psychiatrists, Pharmacists Rheumatologists, Physiotherapists, Chiropractors All Other Health and Care professionals not listed under 'A' or 'B'.