



## PROTECTING YOUR PASSION: NAVIGATING MEDICAL MALPRACTICE INSURANCE FOR OCCUPATIONAL HEALTH NURSES

As an occupational health nurse, your role is crucial in ensuring the safety and well-being of employees in various work environments. However, the nature of your work also comes with inherent risks, which is why having medical malpractice insurance is essential.

At Garrun CFP, we understand the importance of having the right support behind you. Knowing you have Medical Malpractice Insurance in place allows you to focus on what you do best, with the peace of mind that we're here for you should you face any legal challenges related to your professional practice. Remember, just because something goes wrong during treatment doesn't necessarily mean someone did something wrong, and sometimes there are adverse outcomes despite your best efforts. We're committed to standing by your side through these times.

As a member of SASOHN, you have access to one of the widest medical malpractice insurance covers available in South Africa, at highly competitive premiums. Remember, it's not automatically included so you need to log onto our system each year to take up cover for the next policy period.

### — Coverage Offered by Medical Malpractice Insurance

#### What It Covers:

- **Legal Defence Costs:** If you face a claim alleging negligence, your policy will cover the legal fees associated with your defence, ensuring you're not financially burdened during challenging times.
- **Settlement and Judgment Payments:** In the event of a claim resulting in a settlement or judgment against you, the policy will cover these costs, up to your limit of indemnity, protecting your personal finances and professional reputation.
- **Investigation Expenses:** Your insurance will cover costs related to investigations that arise from claims, allowing you to focus on your practice without worrying about additional financial pressures.
- **SANC Defence Costs:** This means that if you face a complaint or investigation from SANC regarding your nursing practice, your policy will help cover the legal expenses associated with your defence.

## What It Does Not Cover

- **Intentional Acts:** Claims arising from intentional wrongdoing, such as fraud or assault, are typically not covered under your policy.
- **Non-Medical Services:** If you engage in activities outside your licensed duties, those actions may not be protected by your insurance.
- **Failure to Obtain Informed Consent:** Claims related to not adequately informing a patient about the risks and benefits of a procedure are often excluded, emphasising the need for clear communication and documentation.

While issues related to employment, such as wrongful termination or harassment, are generally excluded, the Garrun CFP policy through iTOO (Hollard's Specialist Underwriting Managers) offers a **legal assist extension**. This feature provides telephonic advice and support for your business activities, including vetting consent forms, contracts, and assistance with HR matters.

## Claims Scenarios

Understanding potential claims can illustrate the importance of having adequate coverage. Here are two scenarios an occupational health nurse might encounter:

### ● Missed Diagnosis of Workplace Illness

An occupational nurse assesses employees exposed to hazardous materials but fails to recognise early signs of respiratory illness in one worker. As the worker's condition worsens, they file a claim alleging negligence.

**Policy Response:** Your medical malpractice insurance would cover legal defence costs, investigation expenses, and any settlement or judgment, allowing you to defend yourself without the financial burden.

### ● Incorrect Record-Keeping Leading to Delayed Treatment

A nurse inaccurately records an employee's health assessment, omitting crucial information. When the employee later suffers an injury, they sue the nurse for negligence due to the delayed diagnosis and treatment.

**Policy Response:** In this case, the policy would cover legal fees, defence costs, and compensation payments, protecting you against reputational and financial losses.

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## Need Cover?

It's quick and easy, you can apply for cover online:

<https://cover4profs.co.za/cfpohn/>

If you don't have access to a computer, we can still assist you.

Send us a WhatsApp on:

[076 284 8108](https://wa.me/0762848108)

### Old school and prefer a paper-based application?

No problem, email us or send us a WhatsApp, and we can assist.

For a paper-based application, enquire here:

[info.cfp@garrun-group.co.za](mailto:info.cfp@garrun-group.co.za)

**Contact us today for a tailored quote and ensure your professional reputation is always protected!**

**Phone:** (011) 702 6600

**Email:** [info.cfp@garrun-group.co.za](mailto:info.cfp@garrun-group.co.za)

Please direct all questions about Medical Malpractice Insurance to Garrun CFP (Pty) Ltd.

