

How to renew your medical malpractice cover for 2023

Follow the steps below. You might want to print out a copy of these instructions to keep next to you to make the process easier, but we are only a phone call away if you need any help.

1. Go to <https://cover4profs.co.za/cfpohn/>
2. Please read the information we have provided on this website page by scrolling down to the end.
3. Then scroll up again and click on **“Login to your Account”** Your username is your email address.
 - a. If you have forgotten your password, please do NOT create a new profile for yourself as it would cause you to lose your retroactive [backdated] cover. You can reset it by clicking on **“Lost Your Password”** in the bottom right-hand corner under the password box. You will receive an email which will enable you to generate a password.
 - b. Once you have generated your new password you can go back to <https://cover4profs.co.za/cfpohn/> and **“Login to your Account”**. Please remember that your password is case sensitive and you will be blocked after 3 failed attempts. You’re welcome to contact us for assistance in unblocking your profile if this does happen.
4. **Update all your personal information** by clicking on the **“Edit”** button under your name.
 - a. It’s extremely important that you provide us with all of the information requested as inaccurate or incomplete information can compromise your cover. Please note this is a very important step and we will not be able to issue you with an accurate proof of insurance letter/policy schedule, without this information.
 - b. If you fail to complete the mandatory fields, which are indicated by a little red star, you will be unable to save your application and proceed.
 - c. Once you’ve updated your **“Personal Information”** you can then go and renew your cover for 2022.
5. **Renew your cover** by clicking the button on the upper left of the screen under your name which says **“Renew Insurance”**.
 - a. If you receive a data validation error while trying to save, it means that you have not answered one of the questions, or that you have not ticked one of the boxes. Please scroll up again and complete the missing fields which will appear in red before attempting to save again.
 - b. Once you’ve completed the online application and selected your cover, the system will generate a once-off invoice which you can proceed to pay.
 - c. You’ll notice that you’re requested to provide annual turnover figures. This would equate to the billing that you have done during a financial year or your monthly salary x12. If you’re a practice owner it would be the billing for the practice as you are vicariously liable for everyone who works for you.

6. How to pay for your cover:

- a. **Our invoices can be paid using your normal internet banking service. The bank account details appear at the bottom of your invoice.**
- b. **Please ensure that you use the beneficiary reference provided on the invoice** which appears in red (without adding anything else to it otherwise the system will not recognise the reference).
- c. If you don't receive an email from us letting you know how you can download your confirmation of cover, within a week of payment, then we recommend that you send us a copy of the proof of payment to accounts@cfpbrokers.co.za.
- d. Please don't be concerned if your profile continues to reflect that your invoice is unpaid for a few days. Payment is made into a dedicated account with Fulcrum (the company designated by Hollard to collect premiums on their behalf) and it does sometimes take a few days for the Fulcrum system to notify our system of payments they have received.
- e. If you have used the deposit reference indicated on the invoice, it is not necessary to send us your proof of payment unless you require us to urgently provide you with your confirmation of cover.
- f. In order to ensure that we can timeously attend to urgent requests, please only send us your proof of payment if:
 - i. You forgot to use the correct deposit reference on your payment; or
 - ii. You require your confirmation of cover letter urgently (please will you indicate if this is the case in the email that you send to us attaching your proof of payment); or
 - iii. You are concerned because it has been more than a few business days since you made payment and you have not yet received our email letting you know that your confirmation of insurance letter is ready to be down-loaded.