



7 April 2021

Dear SASOHN Member

What should you be doing about your medical malpractice insurance?

It appears that our most recent communications have caused confusion. If you are not sure what you need to do, please read this letter.

You may want to print it out to keep beside you so that you can easily follow the steps, and let us know afterwards if you are still not sure what you need to do.

There are 3 options below, A, B and C (highlighted in yellow and framed in a box). See which one of those applies to you and follow the instructions which apply to your specific situation. If none of the situations applies to you and you need help, please see our contact details right at the end of this letter, and contact us for assistance.

We ask though, that you do please try to follow the steps below, before you contact us, as many of your questions about what you need to do are answered in this communication. We appreciate that learning the ropes of a new system and the steps outlined below, can seem a bit overwhelming, but we have received numerous compliments from other clients saying that our system is very user-friendly and it was easier than they thought it would be to navigate.

For future reference, your link to access our online system is <https://cover4profs.co.za/cfpohn/> .

A. If you have received an email from CFP Brokers with instructions on how to download your proof of insurance letter, then:

1. Print out the email you have received so that you can easily refer back to the steps you need to follow.
2. Follow the steps outlined on that letter to get onto your online profile.
3. Before you print out your proof of insurance letter, please will you click on "Personal information" (see the star sticker below which shows you where this is on your profile page).
4. Please check that all your information is correct.

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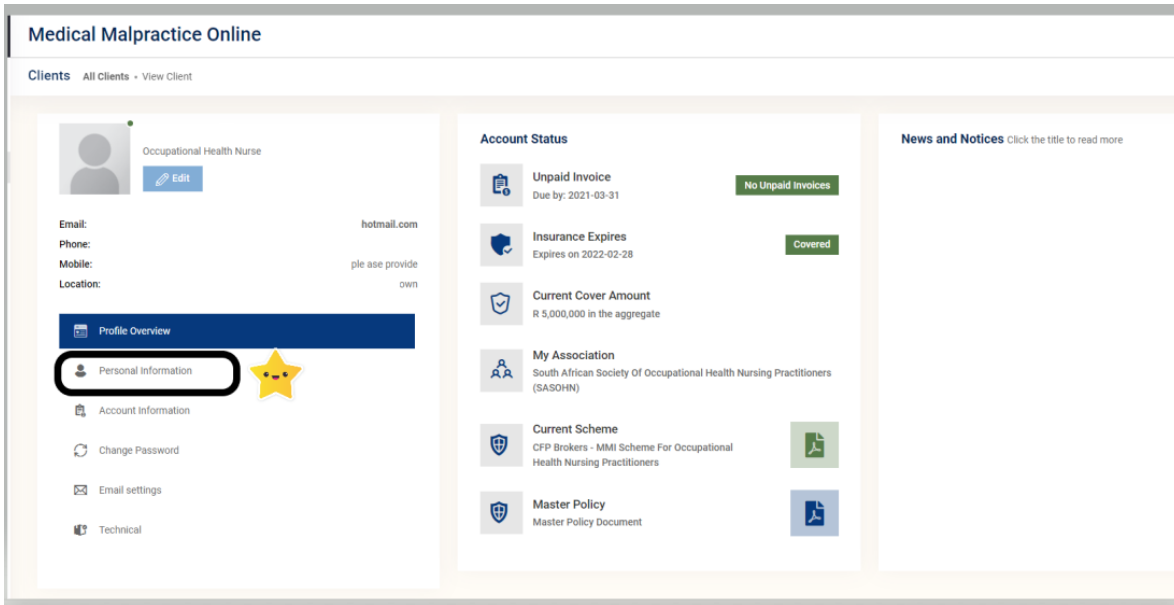
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Trustees' Liability | No-fault Clinic Trial Cover | Cyber Liability | Employment Practices Liability | Commercial Crime | Fidelity Guarantee | Business Legal Expenses
Personal Legal Expenses | Community Schemes Legal Expenses | Business Travel Insurance | Kidnap and Ransom Insurance

Telephone No's: 011 794 6848 | 011 794 7770 | Fax No: 086 553 5547 | Cell No: 082 330 5829 | e-mail address: kristy@cfpbrokers.co.za

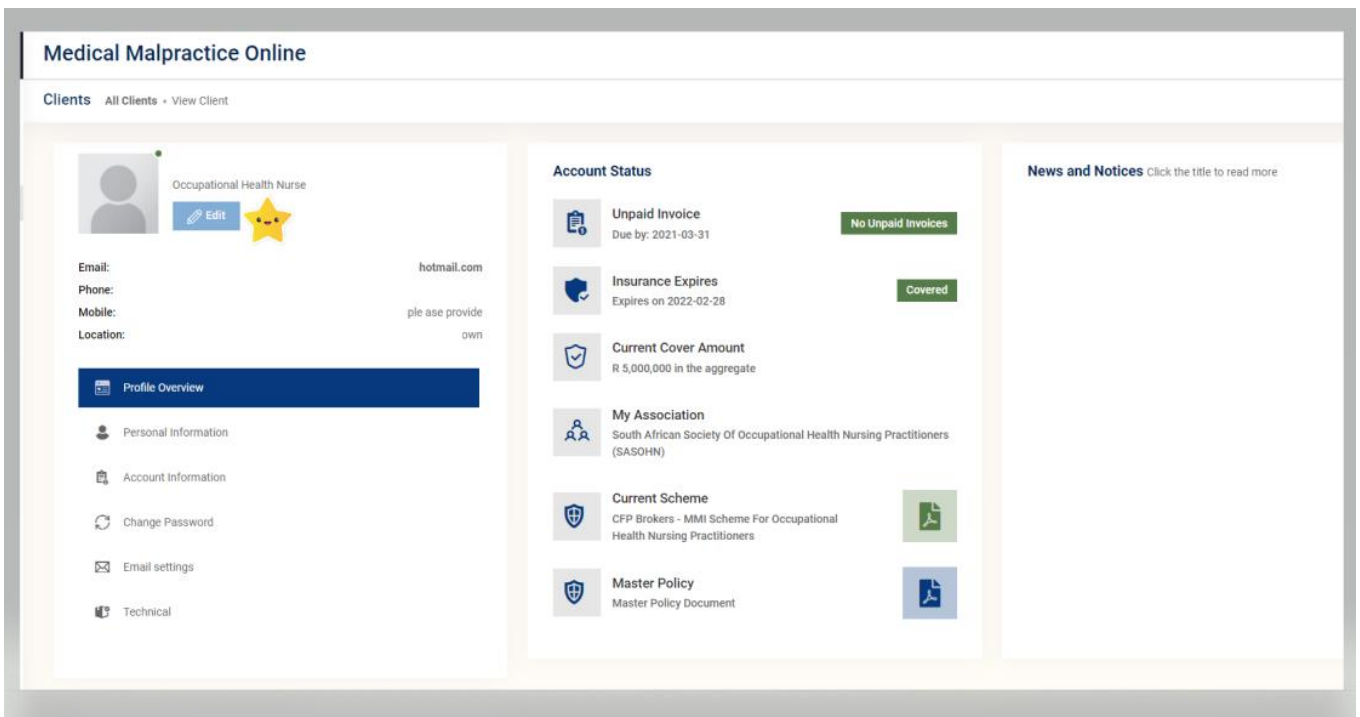
Street address: Block C, Ground Floor, Sweet Thorn on Beyers, 61 Bosbok Road, Randpark Ridge, 2169 Postal address: Suite No 44, Private Bag X 11, Northriding, 2162

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- If it is not correct, or there is information that is missing, or that you have been asked to provide, please click on the "Edit" button underneath your name (see star in the screenshot below if you are not sure where to find the Edit button).



6. Complete your information. Then scroll back to the top of the page and click on the "Save" button.

← Cancel

✓ Save

7. You will not be able to save your updated information unless you have completed all the compulsory information fields marked with a red star, like your name:

★ **First Name**

8. Before you can save, you also need to make sure that you have checked the boxes at the end to confirm your agreement to our terms and conditions and that you have read and agreed to our Privacy Policy.

CONFIRMATIONS

★ **Privacy Policy Declaration**

I have read and agree to the **Privacy Policy**

★ **Terms and Conditions Declaration**

I have read and agree to the **terms and conditions.**

9. Then please proceed to follow the steps outlined in the email that you received from us with regard to how to print out your proof of insurance letter.
10. Please check that your proof of insurance letter is correct and let us know, by email, if there are any errors on it.
11. See our contact details at the end of this letter, if you need any assistance.

B. If you have not received an email from CFP Brokers with instructions on how to download your proof of insurance letter, but you know that you have paid SASOHN **BEFORE 1 March 2021**, to renew your membership for 2021, then:

1. Check with SASOHN that your name appears on the list of members that SASOHN has provided to CFP Brokers reflecting all members that have renewed their SASOHN membership (who SASOHN has already paid for medical malpractice insurance for).
2. If SASOHN says that your name is not on the list, please provide them with your proof of payment and ask them to send us confirmation that you have renewed your SASOHN membership.
3. If SASOHN confirms that your name is already on the list that SASOHN has provided to CFP Brokers of members who have renewed SASOHN membership for 2021 and who SASOHN has paid for medical malpractice cover for, then please do NOT do anything else at this stage.
4. Our CFP Broker's Team is in the process of capturing all your information that we have received from SASOHN, onto our online system and reflecting that your cover has already been paid for by SASOHN. This does take some time so please bear with us.
5. **If you go into our system and change the password before you receive your email from us asking you to do so, then our Team will not be able to capture the information that we have received from SASOHN and renew your cover for you.**
6. Once we have captured your information from the list that SASOHN has sent to us, you will receive an email from CFP Brokers which provides you with instructions on how to go onto our online system to download your own proof of insurance letter. This is a letter confirming that you have medical malpractice cover in place until 28 February 2022.
7. When you receive that email, please follow the steps outlined in A above.

C. 1. If you want to take up medical malpractice cover for the first time through SASOHN (i.e., you were not a SASOHN member with cover in place last year- even if you were a member in years before that); or

2. You did not pay to renew your SASOHN membership **BEFORE 1 March 2021**, and you would like to take up the medical malpractice insurance offered through CFP Brokers/iTOO/Hollard, then:

1. You will need to pay for your SASOHN membership separately to your medical malpractice insurance.
2. Contact SASOHN to find out their membership requirements. Make payment to SASOHN of their membership fees. We can only assist you if you are a paid-up SASOHN member.
3. Once you have paid SASOHN for membership; then
4. Please go to <https://cover4profs.co.za/cfpohn/> .
5. When you first use our online portal, you will have to create a password for yourself as follows:
 - a. If you were a SASOHN member in 2020 but you did not renew your SASOHN membership before 1 March 2021, click on the green button which reads “**Login to your Account**” which is found on the right-hand side of the page, towards the top, in the same block as the CFP Broker’s logo.
 - b. (if you did not have cover through SASOHN last year, then please skip everything and proceed to step 17 below and follow the steps from there).
 - c. Since you already have a profile with us (as you would have had cover for 2020), you will need to reset the system generated password by clicking on “**Lost your Password**”.
 - d. Fill in your email address and click on Request.
 - e. If your computer auto populates your email address please ensure that there is no space behind the email address otherwise you will receive an error message.
 - f. Our system will send an email to the email address that SASOHN provided to us in their membership lists last year, so if your email address has changed, please contact us as you will either not be able to login in, or your email will be sent to the wrong email address.
 - g. Please follow the prompts in this email to reset your password. Passwords need to be at least 10 characters long, and include upper and lower-case letters and numbers.

- h. Once you have reset your password then go back to <https://cover4profs.co.za/cfpohn/>; and
- i. Click on the green button which reads "**Login to your Account**". Your email address is your username and you would then insert your newly generated password.

If you already have a Malpractice account and/or have received a renewal reminder



If you want to Register a new account and take up this offer for the first time



6. Please then follow the steps above in A) from 3 to 8.
7. Please be aware of the mandatory fields which are indicated by little red stars. You do not need to complete any information which is not indicated as mandatory, so for example if you do not have a VAT number or a Practice Name, you do not need to complete this information. Sometimes you need to scroll back to the top of the page to find the "save" button to proceed.
8. After updating your information, please renew your medical malpractice cover for the 2021 period of insurance by clicking on the "**Renew Insurance**" towards the top of the page next to the "Edit" Button.
9. If you have had no prior claims and you are not aware of any potential or actual claims or complaints against you, then you qualify for the special SASOHN discounted premium which is R350 (Annual premium, including VAT and broker's commission) for R5 million cover for medical malpractice and public and products' liability insurance.
10. You need to be sure to answer all the questions and tick all the boxes before you save your application. Once you save your application (if you have no prior claims/circumstances), the system will send you a confirmatory email containing an invoice.
11. When you make payment, using your own internet banking or payment app, it may take a couple of days for us to receive the payment report from Fulcrum which then allows us to allocate your payment, and advise you that you may download your proof of insurance letter. Fulcrum are the company authorised by Hollard to accept payment of your insurance premium- we do not receive it directly.
12. You are able to download an invoice immediately by clicking "Account Information" and then clicking on the light blue, PDF-icon next to the invoice details.

Noleen Podrouzek
Psychologist



Awaiting Payment

Edit

Email: noleen@cfpbrokers.co.za
Phone: 123
Mobile: 123
Location: Johannesburg

- Profile Overview
- Personal Information
- Account Information
- Change Password

Billing History

Invoice No.	Invoice Date	Amount	Date Paid/ Credited	Action
002393	2020-12-29	R 850.00	2020-12-29/	 

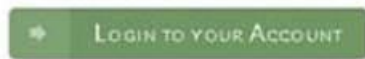
13. When making payment, please use the unique beneficiary reference on the invoice and do NOT add anything to this unique identifier otherwise our system will be unable to allocate your payment.
14. Please do NOT send us proof of payment (our system receives this automatically via Fulcrum)- this is only necessary if you need us to send you your proof of insurance letter urgently, or if you do not receive an automated email acknowledging your payment within a week. Please will you then send us a copy of the proof of payment in order for us to locate and allocate your payment to your invoice.

15. Once your payment has been allocated (this will take a few days so please be patient), you will receive an email from us acknowledging receipt of your payment with instructions on how to download your proof of insurance letter.
16. Please then follow the steps in that letter to download your proof of insurance letter.

17. If you were not a SASOHN member in 2020 or you are a brand new member who wishes to take up cover for the first time, then:

1. Go to <https://cover4profs.co.za/cfpohn/>
2. Read the information we have provided on this page by scrolling down to the end.
3. Then scroll up again and click on the button which says "Register a NEW Account".

If you already have a Malpractice account and/or have received a renewal reminder



If you want to Register a new account and take up this offer for the first time



4. If you receive an error message advising that your ID number already exists you will need to follow the procedure from C) point 1, above, as this means that we already have information on the system for you- so you need to "Login to your account" rather than registering a new one.
5. **Complete all your personal information under the "Personal Information" tab** by



- clicking on the Edit button.
6. It's extremely important that you provide us with all of the information requested as inaccurate or incomplete information can compromise your cover.
7. **Only once you have provided your "Personal Information" can you go and apply for insurance by clicking the button on the upper left of the screen next to your name which says "Renew Insurance".**
8. The system will refer applications where there are affirmative answers to the claims/circumstances questions and we will have to wait for a response from the underwriter at ITOO.
9. Once the underwriter either accepts your cover as is or applies a loading, the system will then generate a once-off invoice which you can proceed to pay.
10. You don't have to pay the invoice – If you chose not to take out the cover, you can simply let us know and we will credit the invoice, but please remember that you are only covered from



the date that you make full payment of the invoice, as payment of the invoice is a condition of cover.

11. It takes a few days for the payment to reflect in the Fulcrum account and then for it to trigger the payment on our system.
12. **You need to ensure that you use the 6-digit beneficiary reference provided on the invoice (without adding anything else to it otherwise the system will not recognise the reference).**
13. You should then receive an email from us with instructions how to download your proof of insurance letter. Remember to check your junkmail folder to make sure that our mails are not ending up there.
14. If you do find our mails there, please remember to make CFP Brokers a "safe sender" so that you receive our future communications about your cover.
15. If you do not receive anything from us within a week of payment, then we would recommend that you send us a copy of your proof of payment, together with a copy of your invoice. Please don't send us the proof of payment straight away as it just clogs our emails and if you have used the correct beneficiary reference, we don't need a copy of the proof of payment.
16. Please follow the steps outlined in our email to download your proof of insurance letter and please let us know as soon as possible, and in writing, if there are any errors on your proof of insurance letter.

IMPORTANT REMINDER TO KEEP ALL YOUR MEDICAL MALPRACTICE INSURANCE RECORDS INDEFINITELY, EVEN AFTER YOU RETIRE OR OTHERWISE PERMANENTLY CEASE TO PRACTICE IN SOUTH AFRICA

1. Please remember to keep all your insurance documents going forward- they are very important to provide proof to insurers of your entitlement to retroactive cover (i.e., cover for claims arising out of services which you rendered in the past).
2. It is also a condition of cover that you should be able to provide proof to insurers should they require it, of your entitlement to retroactive cover.
3. In order to prove your entitlement, you will need all your historical insurance documents reflecting that you have not had any "gaps" in your cover, i.e., that it has been continuous.
4. We therefore recommend that you should always keep the following documents in a safe place (and keep them indefinitely):
 - a. Your proof of insurance letters;
 - b. Your SASOHN membership invoices and proofs of payment;
 - c. Your policy documents (the updated policy documents for 2021 are not yet available and we will share these with you as soon as they are available); and

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Specialist Liability Insurance Brokers | Professional Indemnity | Medical Malpractice | Directors' and Officers' Liability | Products' and General Public Liability
Trustees' Liability | No-fault Clinic Trial Cover | Cyber Liability | Employment Practices Liability | Commercial Crime | Fidelity Guarantee | Business Legal Expenses
Personal Legal Expenses | Community Schemes Legal Expenses | Business Travel Insurance | Kidnap and Ransom Insurance

Telephone No's: 011 794 6848 | 011 794 7770 | Fax No: 086 553 5547 | Cell No: 082 330 5829 | e-mail address: kristy@cfpbrokers.co.za

Street address: Block C, Ground Floor, Sweet Thorn on Beyers, 61 Bosbok Road, Randpark Ridge, 2169 Postal address: Suite No 44, Private Bag X 11, Northriding, 2162

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- d. Any other documents which prove your entitlement to medical malpractice insurance cover.

CFP Broker's contact details

Please feel free to contact us if you have any questions or concerns. Our contact details are as follows:

Switchboard: (011) 794 6848/7770

General queries: info@cfpbrokers.co.za

Claims and incident notifications: claims@cfpbrokers.co.za (first contact only, thereafter please communicate with directly with the CFP Broker's individual who responds to your notification)

Contacts for claims, incident notifications and general enquiries:

- **Lauren Brooklyn**
 - Direct Line: **010 449 1051**
 - lauren@cfpbrokers.co.za

- **Catherine Allardyce**
 - Direct Line: **010 449 1052**
 - catherine@cfpbrokers.co.za

- **Noleen Podrouzek**
 - Direct line: **010 449 1053**
 - noleen@cfpbrokers.co.za

General enquiries:

- **Kristy Carr**
 - **082 330 5829** (Although I am in Italy you are welcome to call me on WhatsApp/Telegram, Monday to Friday, between 10am and 6pm- we are currently on the same time as South Africa)
 - kristy@cfpbrokers.co.za

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