



Dear SA Society of Physiotherapy Member,

Thank you for your interest in taking out medical malpractice, professional indemnity (MPI), public (PL) and product liability (PR) cover with CFP Brokers for 2021. CFP Brokers is an authorised financial services provider.

We confirm that we have negotiated special rates and exclusive policy benefits for members of the SASP® which we have done for many years on behalf of the SASP® and its members. There are very few changes between the SASP 2020 medical malpractice policy and the SASP 2021 medical malpractice policy.

You will soon be able to renew your cover on <https://cover4profs.co.za/sasp/> but we will advise you when this becomes possible.

Kindly note the following:

- 1) In previous years and up to 30 April 2020, SASP members were only covered from options 1 – 3 (see table below) depending on their SASP membership category chosen and benefits associated with it. This means that they were only covered with **R2 500 000,00 in the aggregate per period of insurance**, membership category dependant. Unless you increased your limit directly through CFP Brokers cc. **Please see the table below for the expanded options now available to all SASP members.**
- 2) We cannot assist you with individual medical malpractice insurance cover if you choose not to be a member of SASP®.
- 3) If you would like to take out MPI, PL and PR cover for the **remainder of 2020**, please contact Lauren at lauren@cfpbrokers.co.za. **Lauren cannot assist you to renew your cover for 2021, this needs to be done online. We will communicate with you shortly, to let you know how you can do this.**
- 4) You have the option to include PL and PR cover on your policy, unless you are a student or SASP affiliate. If you are a student, then you do not have the option to include public and products' liability- but you should not require these covers. If you are a SASP® affiliate, then we are only able to offer you cover which includes public and products' liability cover (i.e., if you are a qualified affiliate, we cannot offer you only medical malpractice/professional indemnity cover).
- 5) **You will only be able to renew your MPI/PL/PR for 2021 via MOnline.** We will be opening MOnline for renewals soon. You will receive an email with instructions from us in due course.
- 6) You are welcome to contact us on info@cfpbrokers.co.za should you have any questions relating to the cover, or if you need to report an actual or potential claim or complaint against you.
- 7) If you are a 'complete' / 'paid up' member of the SASP® as at 31 December 2020, **you will benefit from the extended grace period which allows you up until 31 March 2021 to renew your MPI cover for 2021. Subject to you renewing your cover online before 1 April 2021, your MPI cover would be backdated to 1 January 2021, ensuring that you retain your retroactive cover .**
- 8) Please note that if you elect to move your MPI cover to an alternative provider, you would need to ensure that your cover is renewed by no later than 1 January 2021 as the **grace period is NOT an extension of cover**, and your retroactive cover will be compromised if you have a "gap" in your cover.
- 9) If you are an Honorary Life member (HLM) or a Life Member (LM) of the SASP® and are a 'complete' / 'paid up' member of the SASP® as at 31 December 2020, you are entitled to FREE MPI/PLI cover under option 3 (see our table below), provided that you have completed your SASP® membership registration for 2021. You will need to register on the MOnline system to enjoy your free cover.

CFP Brokers CC is an Authorised Financial Services Provider: FSP No: 42892

Specialist Liability Insurance Brokers | Professional Indemnity | Medical Malpractice | Directors' and Officers' Liability | Products' and General Public 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
www.cfpbrokers.co.za and www.cover4profs.co.za/sacnasp/

- 10) We are pleased to advise that unless you are a student, you will be able to select your own limit of cover online (Students can only take up the option which provides cover of R2,5 million). Please see our table below for the options. If you would like us to send you our notes on choosing a limit of indemnity, please will you send an e-mail to lauren@cfpbrokers.co.za , requesting the same.
- 11) Please see the 2021 **MPI, PL / PR Cover** Annual Premiums in the table below. Please note that payment of the full annual premium will be required for the limit of cover that you select and that we cannot accommodate payment in monthly instalments.

Options	Who can take up the option	Cover provided (exclusions of cover in red)	2021 Annual Premium (Incl Vat and 20% broker commission) <i>Payable once off</i>
Option 1			
R2 500 000,00 in the aggregate per period of insurance	Students & Interns Physiotherapists, Podiatrists, Speech, Hearing and Language Therapists, Dieticians & Audiologists who are affiliate members of the SASP®.	<ul style="list-style-type: none"> · Medical malpractice, professional indemnity and defence costs included. · Sections of cover NOT included: <ul style="list-style-type: none"> · No public liability · Products liability · All extensions of cover included except: <ul style="list-style-type: none"> · Employer's liability. 	R150,00
Option 2			
R2 500 000,00 in the aggregate per period of insurance	Fully Qualified Physiotherapists who are Community Service; General; Intro (New); Physio Asst / Tech; PEP; Public Sector; Temporary Non practicing category members of the SASP® We do NOT recommend this option for PPO members.	<ul style="list-style-type: none"> · Medical malpractice, professional indemnity and defence costs included. · Sections of cover NOT included: <ul style="list-style-type: none"> · No public liability · Products liability · All extensions of cover included except: <ul style="list-style-type: none"> · Employer's liability. 	R435,00
Option 3			
R2 500 000,00 in the aggregate per period of insurance	Fully Qualified Physiotherapists who are Community Service; General; Intro (New); Physio Asst / Tech; PPO; PEP; Public Sector; Temporary Non practicing category members of the SASP® and fully qualified Podiatrists, Speech, Hearing and Language Therapists, Dieticians & Audiologists who are affiliate members of the SASP® (This option is free to Life and Honorary Life Members who had MPI cover in place under the SASP MPI policy prior to being made LM's or HLM's. Status will be checked with the SASP®)	<ul style="list-style-type: none"> · Medical malpractice, professional indemnity and defence costs. · Public and products' liability included. · Cover for vicarious liability included. · All extensions of cover included. 	R690,00

Option 4			
R5 000 000,00 in the aggregate per period of insurance	Fully Qualified Physiotherapists who are Community Service; General; Intro (New); Physio Asst / Tech; PPO; PEP; Public Sector; Temporary Non practicing category members of the SASP® and fully qualified Podiatrists, Speech, Hearing and Language Therapists, Dieticians & Audiologists who are affiliate members of the SASP®	<ul style="list-style-type: none"> · Medical malpractice, professional indemnity and defence costs. · Public and products' liability included. · Cover for vicarious liability included. · All extensions of cover included. 	R2 120,00
Option 5			
R10 000 000,00 in the aggregate per period of insurance	Fully Qualified Physiotherapists who are Community Service; General; Intro (New); Physio Asst / Tech; PPO; PEP; Public Sector; Temporary Non practicing category members of the SASP® and fully qualified Podiatrists, Speech, Hearing and Language Therapists, Dieticians & Audiologists who are affiliate members of the SASP®	<ul style="list-style-type: none"> · Medical malpractice, professional indemnity and defence costs. · Public and products' liability included. · Cover for vicarious liability included. · All extensions of cover included. 	R3 440,00

- **SASP® members who have taken up a Non-Practicing membership** may take out options 2 to 5. Please note that if you have Non-Practicing membership, the policy will **ONLY** provide cover for services rendered prior to your becoming a Non-Practicing member. It is prudent to do this if you are planning to stop practicing for a year or so and then plan to return to practice, or if you want to extend your run-off cover period. If you start practice again, you would need to update your membership with the SASP® to the appropriate category in order for the policy to provide cover for services being rendered.
- **Please ensure that you take out the correct membership category with the SASP®.** Should you contact us for assistance with a claim or a complaint against you, we will contact the SASP® in order to establish your membership category. If you have the incorrect membership category for the services you are rendering your cover could be compromised.

Our Medical Malpractice Online System (MMOnline) found at <https://cover4profs.co.za/sasp/> will be operational soon. We will send you an invitation to renew your cover for the 2021 period of insurance, in due course. **Since you have cover for the 2020 period of insurance, you will already have a profile on our system. Your username will be the email address which receives our renewal invitation but you will have to create a password by overriding the system generated password. You would have to click on the green “Login to your Account Button” and then on “Forgot Password”. You will receive an email link to change the password.**

We would like to take this opportunity to thank you for your ongoing support. 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

Claims, incident notifications and general enquiries

Lauren Brooklyn

Direct Line: **010 449 1051**

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Catherine Allardyce

Direct Line: **010 449 1052**

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Noleen Podrouzek

Direct line: **010 449 1053**

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General enquiries

Kristy Carr

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