



10 December 2020

Dear SASP® 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 a few changes that will be applicable to the SASP® 2021 medical malpractice policy. The Underwriters of the SASP® policy have indicated that they need to make changes to the sexual-harassment exclusion and the HIV-exclusion. However, we are also pleased to let you know that there are a few exciting changes which we will be introducing to your cover as from 2021, which we will be letting you know about soon.

Commentary on 2021 MPI renewal

1. If you would like to take advantage of the fantastic rates that we offer SASP® members and renew your medical malpractice cover for 2021, please go to <https://cover4profs.co.za/SASP/> in order to do so and let us know if you need any assistance.
2. Most SASP® members who have taken up MPI through SASP® are covered under options 1 – 3 (see the table below) and would therefore have cover of R2,500,000.00.
3. There were only a handful of members who contacted us directly to let us know that they wanted to increase their limit of cover and who paid the additional premium required to do so. Therefore, if you did not contact us directly and pay additional premium, then your existing limit of cover would be R2,500,000.00, either with or without public and products' liability cover, depending on whether you were a general member or a PPO member, who elected to have MPI cover under the SASP® policy.
4. Please see the table below for the various options now available to all SASP® members, except:
 - a. Only students may take up cover under option 1. If you are a qualified practitioner, then you may not take out cover under option 1 even if you are furthering your studies.
 - b. We cannot offer cover to anyone who does not live in South Africa. If you live outside South Africa, then you need to obtain cover in the country where you reside.
 - c. Please note that if you are a private practice owner- we strongly recommend that you take out a cover option from option 3 upwards. As a practice owner you need public and products' liability cover- and all practice owners should take up the cover which

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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**
Trustees' Liability | **Personal Legal Expenses** | **Community Schemes Legal Expenses** | **Business Travel Insurance** | **Kidnap and Ransom Insurance**

Telephone No's: 011 794 6848 | 011 794 7770 | e-mail address: kristy@cfpbrokers.co.za

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includes public and products' liability cover. Otherwise, if there is a claim against the practice and only one partner in a practice has public liability cover, the practice will only be covered pro-rata for the public/products' liability claim in relation to the number of partners who have taken up a cover option which includes public liability cover.

- d. Only Life and Honorary life members qualify for the free cover offered under Option 3. Please see further notes on this below.
5. If you are not sure what limit of cover is appropriate to your practice, please contact us and we can send you our notes which provide guidance on selecting an appropriate level of cover.
6. We cannot assist you with individual medical malpractice insurance cover if you choose not to be a member of SASP®. We have a longstanding relationship with SASP® and many of the fantastic benefits and rates that we negotiate on your behalf are only possible due to the membership numbers that SASP® has.
7. We are however happy to provide you with advice and commentary on any other medical malpractice quotes you may be considering, if you send these to us via email and request our assistance.
8. 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.
9. If you are a 'complete' / 'paid up' member of the SASP® as at 31 December 2020 with cover in place under the SASP® MPI policy, 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.
10. 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 could be compromised if you have a "gap" in your cover.
11. 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.
12. 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 unfortunately accommodate payment in monthly instalments.
13. Premiums are annual premiums and include 15% VAT, which you can claim back from SARS, in the event that you are a VAT vendor.
14. The notes in the table below showing SASP membership categories in purple text are not intended to restrict your choice of cover option and are provided only as guidance with

regard to the option that you would traditionally have been covered under in the past.

Options	Who can take up the option	Cover provided (exclusions of cover in red)	2021 Annual Premium (Inc. VAT and 20% broker commission) payable once off
Option 1			
R2 500 000,00 in the aggregate per period of insurance	Students & Interns Only 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: · No public liability · Products liability · All extensions of cover included except: · Pollution and 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. PPO members need public and products' liability cover.	<ul style="list-style-type: none"> · Medical malpractice, professional indemnity and defence costs included. · Sections of cover NOT included: · No public liability · Products liability · All extensions of cover included except: · Pollution and Employer's liability. 	R435,00

Option 3			
<p>R2 500 000,00 in the aggregate per period of insurance</p>	<p>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®</p>	<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 except no cover for pollution liability. 	<p>R690,00 (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®)</p>
Option 4			
<p>R5 000 000,00 in the aggregate per period of insurance</p>	<p>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®</p>	<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 except no cover for pollution liability. 	<p>R2 120,00</p>
Option 5			

<p>R10 000 000,00 in the aggregate per period of insurance</p>	<p>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®</p>	<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 except no cover for pollution liability. 	<p>R3 440,00</p>
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15. 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.
16. Please note that if your practice will continue while you are not personally practicing (i.e. your employees and/or locums will continue to provide services), then you should not take out non-practicing membership with SASP®- as your MPI cover connected to this membership category does not cover you for claims or complaints arising out of continuing practice.
17. Please be aware that by taking up cover with CFP Brokers using our online platform, you accept that we will need to provide SASP® with your personal information in order for us to confirm that you are a paid-up SASP® member. We will only share the information absolutely necessary for us to achieve this purpose.

How to Renew your medical malpractice insurance for the period 1 January 2021 to 31 December 2021

1. First ensure that you have renewed your SASP® membership for 2021. The quotes (subject to the conditions reflected) above are available to SASP® members only.
2. Then go to <https://cover4profs.co.za/sasp/>.

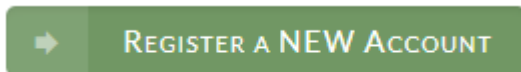
3. Click on the green button which reads "Login to your Account" which is found on the right-hand side of the page in the same block as the SASP® logo.
4. Since you already have a profile with us (as you have cover for 2020), you will need to reset the system generated password by clicking on "Lost your Password". Fill in your email address and click on Request.
5. Our system will send an email to the address you provide. You will then need to reset your password.
6. Once you reset your password then go to <https://cover4profs.co.za/sasp/>. Click on the green button which reads "Login to your Account". Your email address is your username and insert your newly generated password.
7. Once you login, you will see your profile on the left of the page. You will first need to update your personal information by clicking on the blue "Edit" button. Update all your information and press save.
8. After updating your information, you can then renew your medical malpractice cover for the 2021 period of insurance.

When you make payment, 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.

How to take up cover for the first time:

1. Please ensure that you have first taken up or renewed your SASP® membership for 2021. The cover is provided at reduced rates for SASP® members only, as a special membership benefit.
2. Please follow the link to our new MOnline portal: <https://cover4profs.co.za/SASP/>
3. Once on the page click the green tab "register a NEW account"

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



4. Please insert your details here.
5. Our system will send an email to the address you provide. You will then need to reset your password.
6. Check your emails to set a password.
7. Once you have set a password you will be able to access your profile.



- Under your name there will be 2 buttons, please click edit and insert your personal information – please note this is a very important step and we will not be able to issue you with an accurate proof of insurance letter, without this information.

THE OPTION TO TAKE OUT COVER

- Once you have completed your personal information and clicked save, you will be able to place your cover for 2020. You will be prompted by the system.

When you make payment, it will take a couple of days for us to receive the payment report from Fulcrum (our premium collection agency). As soon as we have received their report, we will allocate your payment and let you know that you will then be able to access the system again to download your proof of insurance letter.

We would like to take this opportunity to thank you for your ongoing support and wish you all the best over the December holidays and a very happy Christmas to those who celebrate Christmas. 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

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Claims, incident notifications, general enquiries and advice

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General enquiries and advice

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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
Trustees' Liability | Personal Legal Expenses | Community Schemes Legal Expenses | Business Travel Insurance | Kidnap and Ransom Insurance

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