

Heritage Insurance Co.LTD
Head office and branches

HERITAGE INSURANCE- HEAD OFFICE NAIROBI

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Processional Way
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0711039622/0711039627

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Waiganjo Street/Uganda Road
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Tel: 0711039751
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Naivasha

Heritage House, Moi Road
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Tel: /0711039681/0711039682
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Nakuru

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P.O. Box 4362 - 20100,
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Meru

Nakumatt - Mwituu Center Bld
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Nanyuki

Silver Plaza Nyeri/Nanyuki Road
P. Box 1615 - 10400, Nanyuki Kenya
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Thika

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Kisii

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Kisumu

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Embu

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Embu

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Tanzania

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Arusha Branch

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Arusha



Heritage
Insurance Company
A member of  LIBERTY

Professional Indemnity for Doctors

One of the implied terms in a contract of services between a professional and his client is that reasonable care and skill will be exercised in the delivery of that service. However, everyone makes mistakes and without a proper measure of what constitutes 'reasonable care and skill', disputes (which have implications on your finances and company) are inevitable.

That's why you need to invest in our Professional Indemnity. Policy to cover you from any professional negligence.

Among many other circumstances:

- Surgical Procedures
- Referrals
- Consent
- Diagnosis
- Prescription
- Confidentiality
- Hand overs - not explaining or unexpected consequences
- Undesired results from plastic surgery

What do we cover?

Legal liability as a result of error, omission, or acts of negligence on the part of the professional in the course of their duties, including:

- Bodily injury (accidental death, injury, disease/illness, mental injury, mental anguish or shock)
- Costs and expenses incurred (with our consent) in defence/settlement of a claim)

Who can be insured?

- Dentists
- Radiologists
- Maxillo-Facial Surgeons
- Pathologists
- Paediatricians
- General-Practitioners
- Dermatologists
- Surgeons
- Gynaecologists
- ENT Surgeons

Exclusions

1. No liability shall attach to the Insurers hereunder in respect of:
 - a) Any criminal act or any act committed while in violation of any law or ordinance.

- b) Services rendered while under the influence of intoxicants or narcotics.
- c) The performance by dentists and dental surgeons of:
 - i) general anaesthesia; or
 - ii) any procedure carried out under general anaesthesia unless performed in a Hospital or Clinic suitable for such operations. As well as under the control of a specialist anaesthetist.

2. This insurance does not cover
 - i) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
 - ii) any legal liability of whatsoever nature directly or indirectly caused by or contributed to or arising from atomic energy risks or handling or use of radioactive material except in respect of occupational risks arising from radio-isotopes or radium or radium compounds when used away from the place where such are made or produced and when used exclusively incidental to ordinary medical, medical research or medical educational pursuits.

3. This insurance does not cover any liability which is insured by or would, but for the existence of this insurance, be insured by any other existing insurance(s) except in respect of any excess beyond the amount which would have been payable under such

other insurance(s) had this insurance not been effected.

4. This Insurance shall not apply to any claim:
 - i) or circumstance which has been or should have been notified under any other policy or certificate of insurance attaching prior to the inception of this Policy;
 - ii) arising from the conduct of the business in the United States of America and/or Canada;
 - iii) for fines, penalties or punitive or exemplary damages
 - iv) arising out of the insolvency of the Insured;
 - v) up to the amount of the Deductible.
5. There shall be no liability hereunder for any claim made against the Insured for Malpractice committed or alleged to have been committed prior to the Retroactive Date specified in the Schedule.

Policy terms and conditions to apply

FAQs

1. Who should consider professional indemnity insurance?

Technically anyone who could be held liable for a client's misfortune as a direct consequence of their services might want to consider professional indemnity insurance. The chances of this are greatest for legal, financial and medical professionals, for which these categories are required by law to have professional indemnity insurance.

2. Is professional indemnity insurance compulsory?

Professional indemnity insurance is not mandatory under the law, but, as mentioned above, the rules of some regulators and professional bodies mean it is compulsory for some professions, such as lawyers, financial advisers, accountants, Doctors, Insurance Brokers, Trustees and architects.

3. How much does professional indemnity insurance cost?

The cost of an indemnity cover will depend on a number of factors including the type of work one does, the level of risk involved, the number of employees they have and the level of cover required. The insurer will assess a customer's situation and then let them know how much their premiums will be.

4. What is the retroactive date? What is the date of inception?

Retroactive date is the date after which acts, errors or omissions of the Insured are covered. That is, any act, error or omission arising from work done after the retroactive date will be covered under the policy. The date of inception is the date of the start of the policy period.

5. What is run off cover?

How many years should I take out run off cover for?

If an insured ceases to operate their business, then run off cover will indemnify them for any unknown claims, occurring during the period of run-off, arising from mistakes made whilst they were still in business. It does depend upon the retroactive date offered with the policy.

*Policy Terms and Conditions apply.