

Britam

With you every step of the way



Doctors Professional Indemnity Cover

ABOUT US

Britam is a leading diversified financial services Group, listed on the Nairobi Securities Exchange. The Group has interests across the Eastern Africa region. The company offers a wide range of financial products and services in Insurance, Asset Management, Banking and property.

A **professional indemnity (PI) insurance** policy gives protection to **professional** people in case of their legal obligation to compensate third parties who may experience injury or loss or damage to their property through the negligence of the **professional** person.

What is Covered?

professional indemnity (PI) also known as **Errors and Omissions (E&O)** insurance provides;

Financial protection (cost of defending claims and any damages payable) to Professional advisors in the event that their client suffers financial loss as a result of their alleged wrongful or negligent advice. Cover may at an additional premium be extended to cover the following:

- Breach of professional duty
- Defamation
- Loss of documents
- Breach of confidentiality
- Dishonesty
- Disciplinary hearing

Who should take this cover?

Any qualified and duly registered Medical Professionals categorized as a service and presents him/herself as a professional to the patient.

- **GROUP 'A':** Gynaecologists, Obstetricians, Cardiologists, Urologists, Ophthalmologists, Neurologists, Orthopaedics, Psysician, Gastroentorologists, Anaesthetists, Neonatologists Oncologists.
- All Surgeons including Cardiac Surgeons, General Surgeons, Thoracic Surgeons, ENT Surgeons Cardiovascular Surgeons, Plastic Surgeons, Neuro Surgeons, Vascular Surgeons, Maxillo-facial Surgeons.
- **Group 'B':** Dentists, Endocrinologists, Paediatricians, Pathologists, Radiologists.

- **Group 'C':** General Practitioners, Dermatologists, Haematopathologists, Psychiatrists, Rheumatologists, Physiotherapists, Chiropractors All Other Physicians not listed under 'A' or 'B'. any other physicians not listed under Categories A or B

DOCTORS PROFESSIONAL IDEMNTY COVER - RATING GUIDE

	PREMIUM INCLUSIVE OF LEVIES					
	GROUP A-High risks		GROUP B-Medium risks		GROUP C - Low risks	
Limit of cover	Non KMA Members	KMA Members	Non KMA Members	KMA Members	Non KMA Members	KMA Members
1,000,000	14,605	14,103	8,277	8,054	7,473	7,072
2,000,000	19,628	18,824	13,952	13,100	11,894	11,190
3,000,000	29,672	28,166	20,834	19,628	17,618	17,017
5,000,000	36,202	35,198	26,670	25,153	21,636	20,130
10,000,000	47,252	45,243	38,211	37,007	31,180	29,171
15,000,000	50,265	48,256	44,238	42,230	36,202	34,193
20,000,000	63,324	60,310	50,265	48,256	45,242	42,230
30,000,000	73,369	69,350	57,300	55,288	52,275	49,260
40,000,000	81,405	77,387	70,355	67,342	57,300	55,288
50,000,000	88,436	84,418	77,387	73,369	62,319	59,306
60,000,000	95,468	90,445	83,414	78,391	68,346	64,328

Effective 05/11/2019

How to sign up

Call your Britam Financial Advisor or 0705 100 100

Britam

With you every step of the way

Britam General Insurance Co (K) Ltd

Mara/Ragati Road, Upper Hill

P.O. Box 30375 - 00100, Nairobi

Tel: 0705 100 100

Email: info@britam.com

www.britam.com