



PPS HEALTH PROFESSIONS INDEMNITY

INTRODUCTION

PPS Health Professions Indemnity was launched in late 2018 to address the evolving protection needs of health professionals, who form the largest membership group within the PPS Group.

The initiative was driven by the identified need for quality indemnity protection, rising indemnity costs and increasing litigation risks. As a company believing in the power of mutuality, PPS aims to provide a comprehensive indemnity safety net, both during active and after one's career, for liabilities arising from clinical practice. This allows professionals to focus on their practice's success.

OUR FOUNDATION

The cover provided protects against any liabilities arising from your indemnified clinical practice.



FINANCIAL SECURITY

The product is underwritten by PPS Group on its PPS Short-Term Insurance licence, offering the trusted security that comes from more than 80 years of serving the financial interests of its members.



COMPREHENSIVE QUALITY COVER

The cover caters to liabilities arising from your insured clinical practice. We cover matters including:

- 1. Medico-legal advice
- 2. HPCSA complaints and investigations
- 3. Judicial inquiries
- 4. Patient claims for damages
- 5. Criminal matters related to your clinical practice
- 6. Request for records



ACTIVE ENGAGEMENT

You have direct access to our most senior employees, which we believe will provide great comfort in your time of need. PPS appreciates a personal relationship with our insured professionals.

OUR INDEMNITY PHILOSOPHY

PPS understands the emotional distress complaints and claims cause. Claims without clinical merit are not settled to avoid undermining the system and increasing litigation risk. PPS employs leading medico-legal experts with over 60 years of combined experience and partners with reputable legal firms for external representation when needed.

PROFIT-SHARE

In addition to comprehensive indemnity protection, insured professionals with an existing notional PPS Profit-Share Account™ * will qualify for further allocations based on their contract premium.

The PPS Profit-Share Cross-Holdings Booster** offers the potential for an even larger Profit-Share allocation if you hold products from multiple PPS subsidiaries/affiliates or a Vested PPS Profit-Share Account™. These booster allocations may vary annually and depend on the profitability of PPS and its subsidiaries. PPS reserves the right to discontinue this offering at its discretion.

*Members holding qualifying life-risk products share in the profit and the loss of PPS through the notional PPS Profit-Share Account™ and past performance is not necessarily indicative of future performance.

** The PPS Profit-Share Cross-Holdings Booster is tiered according to the number of products a member holds across PPS subsidiaries and aliases provided

THE PRODUCT

PPS Health Professions Indemnity ensures sustainable indemnity protection during and after your active clinical practice years. It offers contract certainty for continuing cover, even after termination due to life stage changes like death, disability or retirement, at no additional cost if certain conditions are met. The product operates on a claims-made basis, requiring cover to be in place at the time of claim reporting. However, the Extended Reporting Endorsement covers late-reported claims after active cover ends. This combines cost benefits with contract certainty.

PPS underwrites each policy application individually considering training, experience and past indemnity history. The principle is to charge risk-based premiums and minimise cross-subsidisation. Self-reporting of potential claims is encouraged, although not required, to facilitate early intervention and better management of annual coverage limits.

Cover limits are consistently set across disciplines and regularly reviewed for appropriateness. An active annual renewal process ensures agreement on the scope of insured clinical practice, helping you control your cover and indemnity costs.

SCAN THE QR CODE TO APPLY

PPS values your time.

The processes are digitally enabled, featuring an online application form, while also offering personalised support through virtual meetings, phone calls, and in-person meetings when needed.

- 1 Online application form
- 2 Underwriting
- 3 Quote
- 4 Acceptance

CLICK HERE
[Online Application Form](#)

CONTACT US

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