



FOR PROFESSIONALS
SINCE 1941

HEALTH
PROFESSIONS
INDEMNITY

SUSTAINABLE INDEMNITY PROTECTION



PPS HEALTH PROFESSIONS INDEMNITY

PPS Health Professions Indemnity was developed in response to the challenges South African health professionals face, from the aggressive litigation landscape to rising professional indemnity costs.

In designing this solution, we chose to partner with ProAssurance Corporation, one of America's leading experts in medical professions indemnity, with a reputation built in the most litigious nation in the world.

PPS Health Professions Indemnity is founded on three principles:

1. Financial security
2. Sustainable quality indemnity
3. Active engagement



REPUTABLE BRAND

PPS is well known to health professionals, with approximately 200 000 existing members



SUSTAINABLE SECURITY

This can be seen in the strength of the PPS Group balance sheet and the involvement of global strategic partners.



ACTIVE PARTICIPATION

We're not just a product provider, but an active participant in improving the working environment for health professionals.



ENGAGEMENT

Treating Customers Fairly underpins how we engage with health professionals across all our activities.



TRANSPARENCY

We fully disclose our portfolio performance and what drives our risk-based premiums.



MUTUALITY

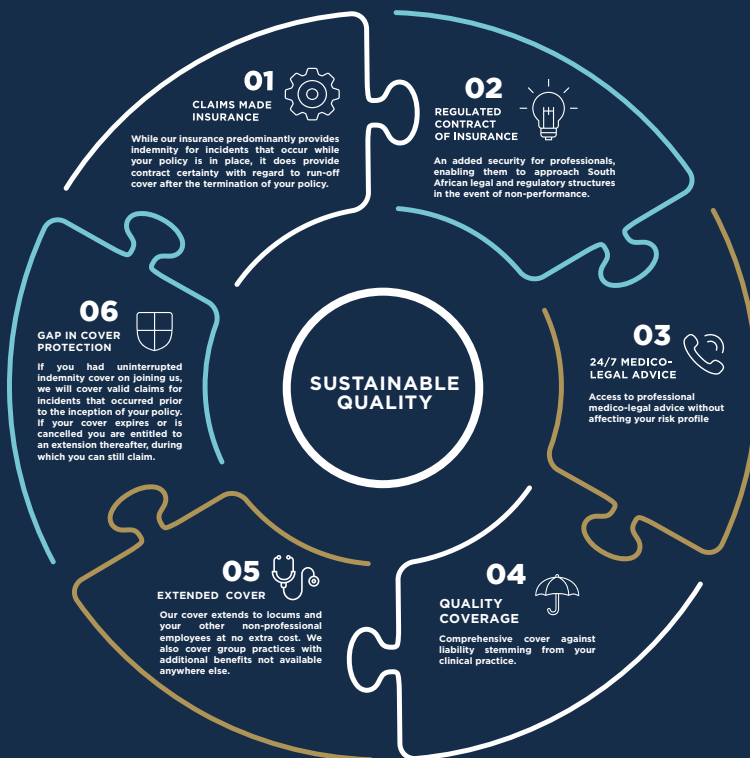
Mutuality is particularly beneficial in troubled times, providing a strong reason to improve your risk profile. With mutuality, all profits and investment returns generated by the PPS Group are allocated to PPS members with qualifying products.

These are paid into their PPS Profit-Share Accounts, accumulating through reinvestment, until they're accessible tax-free at retirement. Long-term members often find that their overall profit-share returns outweigh their total premiums.

THE PRODUCT

We define PPS Health Professions Indemnity as an insurance contract-based product, affording policyholders/ members certainty on the indemnity cover they enjoy. The product is Underwritten by PPS Short-term Insurance Company Limited, it provides policyholders/ members with the full protection available from the South African financial institutions regulatory environment. Qualifying PPS members also benefit from the portfolio experience through allocation to their individual PPS Profit-Share Accounts.

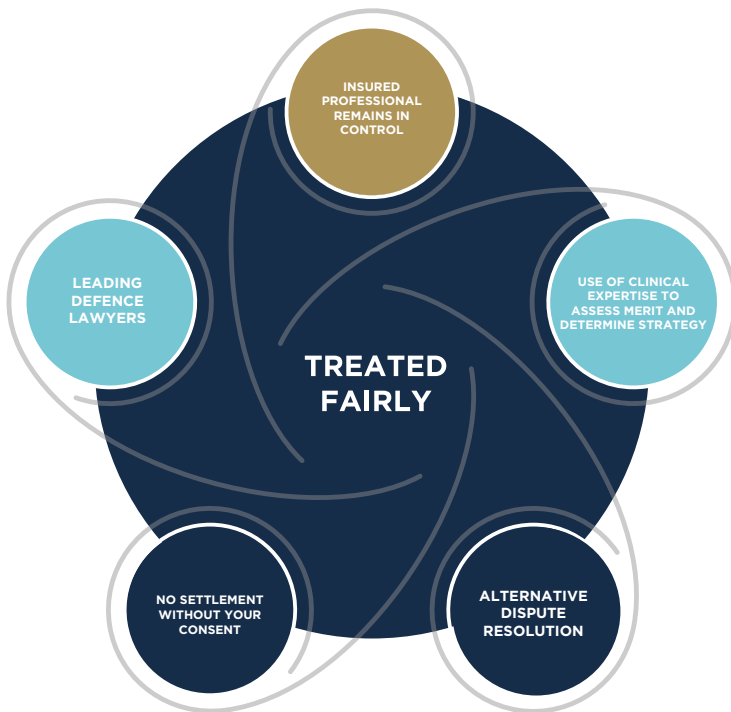
From the outset we recognised that the solution must provide sustainable indemnity. PPS Health Professions Indemnity therefore contains innovative features to provide comfort and certainty that you're appropriately covered throughout your professional career, and even into retirement or after cessation of your clinical practice.





OUR INDEMNITY PHILOSOPHY

Our philosophy on the treatment of reported incidents is based on the principle of fair treatment for all stakeholders. We realise the impact incidents have on our insured professionals' wellbeing, and the need for an effective and efficient defence.



OUR COMMITMENT TO TRANSPARENCY

It's clear that health professionals are frustrated with the lack of transparency from current indemnity providers, creating unnecessary tension between the two parties. A close partnership is required between all stakeholders to continually improve the environment in which we all operate.

We don't intend being "just another" indemnity product provider, but we plan to play an active role in shaping the environment in which health professionals operate. Key to this is transparent engagement with health professions associations, societies, medical schools and individual professionals. We have therefore set up advisory forums with membership from various stakeholder groups to advise us in managing the performance of the PPS Health Professions Indemnity portfolio.



ONLINE APPLICATION PROCESS



1. Application form

Complete the quick and easy online application form (<http://bit.ly/ppshpi-application>) to capture your personal and medical practice details.



2. Underwriting

We use the information you give us combined with our underwriting guidelines to determine the risk profile of your medical practice.



3. Quote

We use the information you give us combined with our underwriting guidelines to determine the risk profile of your medical practice.



4. Acceptance

If our quote meets your requirements, you can accept it and complete the required debit order instruction, after which your policy will be issued and put in force.



Contact Us

For more information or assistance in applying for indemnity from PPS Health Professions Indemnity contact us.

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