



Legal Support and Psychological Counselling for State Healthcare Practitioners

genoa
Underwriting Managers

Authorised Financial Services Provider • FSP Number 38225



Safire Insurance Company
is an authorised financial services provider

In recent years the market has seen a significant increase in medical claims against healthcare practitioners. Being the target of a negligence law suit can have devastating effects. We invite you to partner with an experienced and trusted team who will ensure that you have the cover and support you need should you ever be in the unsettling and unpleasant situation of being faced with a law suit. Our Medical Malpractice solution aims to minimise mental and emotional strain and reduce potential reputational damage and unwanted media attention while your claim is being processed.

How Genoa can help you

As part of Genoa's offering, our Underwriters are able to offer you:

Legal support* in the event that a claim is brought against you as a result of your alleged professional negligence.

This support will include:

- Access to in-house attorneys with a wealth of experience in the Med-Mal space
- Advice on what to do when faced with a claim
- Assistance with written responses to complaints against you
- Assistance with skill verification overseas
- Assistance with CPD education
- 5 counselling sessions with an independent psychologist to assist you with the trauma associated with a claim

* This legal support will not include indemnification for any claims arising from your actual or alleged professional negligence and at all times you would need to rely on the State for this cover

In-house legal and medical team support

Speciality support from our in-house legal and medical team to assist our clients with best practice management of their operations.

Limits Offered

Practice Type	Max Limit Offered
Internship (1st year and 2nd year after completion of qualification)	R100,000
Community Service or 'Zuma' year (3rd year after completion of qualification)	R150,000
Registrar (if practitioner has decided to specialise)	R250,000
Medical Officer Grade 1 (if practitioner has decided to not specialise)	R250,000
Medical Officer Grade 2 (if practitioner has decided to not specialise – works with years of experience)	R250,000
Medical Officer Grade 3 (if practitioner has decided to not specialise – works with years of experience)	R250,000
Specialist (once specialised)	R250,000

Safire Insurance Company (FSP No. 2092)

Safire Insurance Company Limited (The Insurer) opened its doors in 1987 and has for many years enjoyed the support of the world's largest re-insurance companies. This partnership has allowed Safire to effectively compete against the largest insurers in the country and as a result they have grown from strength to strength.

Safire practices a strict policy of selectivity and choose clients who are risk averse and who manage their businesses responsibly. Through prudent underwriting practices and low claim levels, they have been able to build up a significant client base in the personal, commercial and specialist insurance fields.

Genoa Underwriting Managers (Pty) Ltd (FSP No. 38225)

Established in 2005, Genoa Underwriting Managers was created out of necessity when we realised that a commercial opportunity existed in certain niche market liability focus areas.

Traditionally, the liability space is an overtraded one, and it was through the identification of these niche areas that we were able to build a sizeable liability book of business, and to establish a trusted client base of top firms and clients throughout the country. Through a partnership with Safire Insurance Company, we have established ourselves as a leading niche-market, liability underwriting manager who is able to provide fast, efficient and insurance specific solutions for our clients.

Registered with the Financial Sector Conduct Authority (FSCA)

Safire (Insurer) and Genoa (Underwriting Managers for the Insurer) are both registered Financial Service Providers (FSPs) which means that all insurance policies issued are enforceable in terms of South African laws and are, in turn, regulated with the same levels of stringency as all other Insurers and UMA's in the South African marketplace.

Cover Acceptance

I confirm that my broker has explained the above Product offering to me, which I hereby accept.

I understand that I am obligated to familiarise myself with the terms and conditions of the policy wording, which will be provided to me by my broker within 31 days from the inception date of my policy..

Name	<input type="text"/>
Signature	<input type="text"/>
Date	<input type="text"/>

Broker name	<input type="text"/>
Brokerage	<input type="text"/>
FSP No	<input type="text"/>