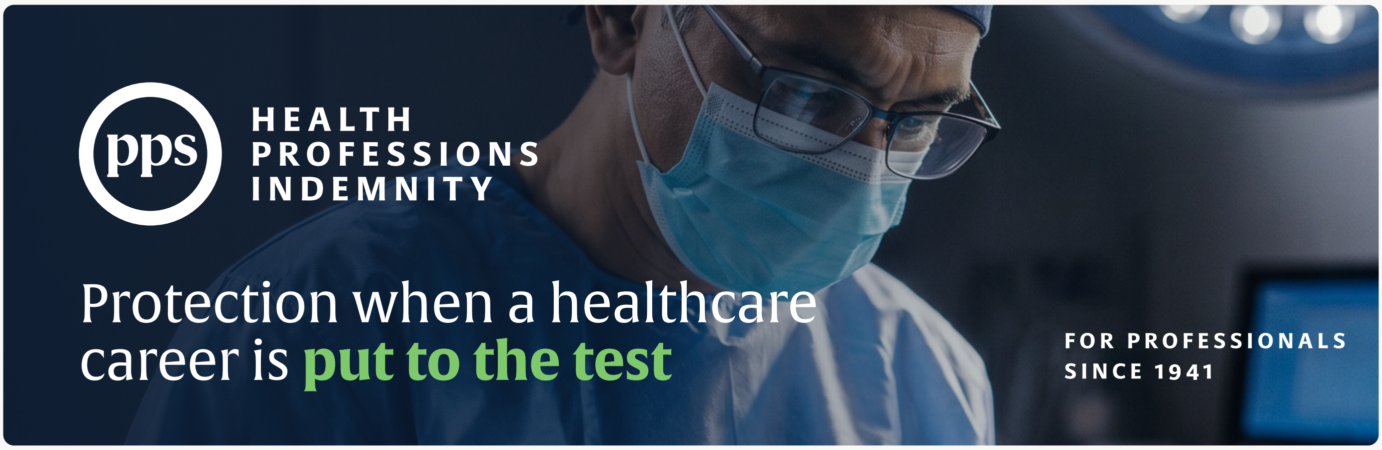

HEALTH PROFESSIONS INDEMNITY

Protection when a healthcare career is put to the test

FOR PROFESSIONALS SINCE 1941

MARKET-LEADING PROTECTION FOR HEALTCARE CAREERS UNDER SCRUTINY

Healthcare careers are built over years of study, training and professional judgement. A single complaint, claim or investigation can place that career under intense scrutiny, even when care has been appropriate. PPS Health Professions Indemnity is a market-leading indemnity solution, providing contractually defined cover against medicolegal, regulatory and legal risk arising from insured's clinical healthcare practice. Through specialist medicolegal expertise and protection that continues during active practice and beyond, the indemnity is designed to support healthcare professionals when professional accountability is questioned and longterm careers are at stake.

THE REALITY OF HEALTHCARE PRACTICE RISK

A single complaint can place years of training, professional reputation and personal confidence under intense scrutiny. Even when clinical care has been appropriate, the process itself can be disruptive and distressing. Regulatory oversight, rising patient expectations and an evolving legal landscape mean that scrutiny may arise during active practice or long after care has been delivered. Indemnity is not about anticipating failure. It is about recognising these realities and ensuring meaningful protection when clinical accountability is tested. This is the context in which PPS Health Professions Indemnity is designed and delivered.

WHAT THIS INDEMNITY PROTECTS

PPS Health Professions Indemnity provides cover for liabilities arising from insured healthcare practice within an approved clinical scope of practice. This includes:

- **01** Medicolegal advice
- **02** Patient claims for damages
- **03** HPCSA complaints and investigations
- **04** Judicial inquiries
- **05** Criminal matters related to your clinical practice
- **06** Requests for patient records

These matters may arise independently or at the same time and often require experienced medicolegal insight and skilled legal representation. The indemnity is structured to respond across these exposures in a coordinated and considered manner.

DESIGNED FOR HEALTH PROFESSIONALS ACROSS DISCIPLINES

The indemnity applies to regulated health professionals practising within an insured scope of practice, including general practitioners, specialists, dentists, pharmacists, allied health professionals and multidisciplinary practices. Healthcare delivery may take place in hospitals, clinics, private practices, community environments or teambased settings, with professional roles evolving over time as responsibilities, working hours or clinical exposure change.

PROTECTION THAT CONTINUES AS PROFESSIONAL PRACTICE CHANGES

PPS Health Professions Indemnity Cover provides sustainable indemnity protection during and beyond your active clinical years, with contract certainty for ongoing cover. The policy operates on a claims-made basis, requiring cover to be in place when a claim is reported. However, an Extended Reporting Endorsement contract allows for late-reported claims after cover has ended. While not mandatory, early self-reporting of potential claims is encouraged to enable proactive intervention and effective management of annual cover limits. PPS recognises the emotional impact of complaints and claims. Claims without clinical merit are not settled to avoid undermining the system and increasing litigation risk. Supported by experienced medico-legal specialists and trusted legal partners, PPS delivers expert guidance backed by over 60 years of combined experience.

INDIVIDUAL ASSESSMENT AND RESPONSIBLE UNDERWRITING

We assess each application for cover individually, taking into account training, experience, scope of practice and indemnity history. This reflects the PPS ethos of mutuality by ensuring that indemnity is assessed fairly so that risk is carried appropriately across healthcare professions, without any member bearing an unfair share of risk created by others. This approach supports appropriate cover for all and contributes to sustainable, long-term affordability over time. Cover limits are applied consistently and reviewed regularly. Annual engagement confirms the scope of insured practice, helping ensure that protection remains appropriate as professional roles and responsibilities change over time.

OUR CLAIMS PHILOSOPHY AND PROFESSIONAL SUPPORT

We understand that complaints and claims place significant professional and personal strain on health professionals. Early intervention and informed management are central to our approach. We defend claims without clinical merit to protect professional integrity and avoid contributing to unnecessary litigation. We work with experienced medicolegal specialists and reputable legal firms to provide representation when required. This reflects our understanding that medicolegal matters affect more than outcomes. They affect confidence, focus and professional standing.

SHARING IN PPS'S SUCCESS

Being a PPS member means more than having appropriate cover in place and knowing that valid claims will be paid when it matters most. Guided by its ethos of mutuality, PPS believes that when the business performs well, that success should be shared with members, which it does through allocations to their PPS ProfitShare Accounts™*.

Members holding indemnity cover through PPS Health Professions Indemnity together with a qualifying liferisk product are eligible for the PPS ProfitShare CrossHoldings Booster**, which boosts ProfitShare allocations even further.

Follow this link or scan the QR code to find out more:

* The PPS Profit-Share Account™ reflects the accumulated value of annual profit allocations made to members who hold qualifying products. These amounts are invested on the member's behalf and vest at retirement, death or in other limited circumstances permitted under the qualifying insurance policy terms and conditions. Allocations may be positive or negative depending on operating experience and investment performance, and past allocations are not necessarily indicative of future outcomes.

** The PPS Profit-Share Cross-Holdings Booster is tiered according to the number of products a member holds across PPS subsidiaries and affiliates provided that they hold a qualifying PPS life-risk product. The Booster allocations may differ each year and allocations can take place annually which will be dependent on the profitability of PPS and its subsidiary/affiliates' products. PPS reserves the right to discontinue this offering at its own discretion.

SCAN THE QR CODE TO APPLY

The application process is digitally enabled through an online application form supported by professional underwriting. Health professionals have access to personalised support through virtual meetings, phone calls and inperson engagement when required. This approach combines efficiency with professional guidance throughout the process.

THE APPLICATION PROCESS IS:

1. Submission of the online application form.
2. Individual underwriting based on professional scope of practice and experience.
3. Issue of a tailored quote.
4. Acceptance and confirmation of cover.

SCAN TO APPLY

Built on more than 80 years of understanding health professionals

For more than 80 years, PPS has provided financial services to graduate professionals, with health professionals forming the largest membership group within the PPS Group. This long-standing relationship has created deep insight into the pressures, responsibilities and risks that accompany professional healthcare practice. In 2018, PPS expanded its offering beyond personal financial services with the launch of PPS Health Professions Indemnity. The aim was clear – to provide quality, sustainable indemnity protection that helps safeguard healthcare careers against medico-legal, regulatory and legal risk, during active practice and beyond.

CONTACT US

For more information or assistance from PPS Health Professions Indemnity

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