



Medical Malpractice

Risk Management & Insurance Broking for Healthcare Professionals

As a healthcare professional, we understand the investment you have made into your career and practice. It's an exceptional achievement underpinned by a great deal of personal sacrifice, it's important to secure not only your hard-earned assets and equipment, but your reputation too.

Medical malpractice and professional indemnity insurance focus is on providing professional advice on comprehensive and cost-effective risk coverage solutions available to healthcare professionals.

Whether you run an owner-managed private practice or a large healthcare facility, this cover indemnifies you against legal liabilities for damages arising out of bodily injury, mental injury, mental anguish or shock, illness, disease or death.

Should you be accused of any alleged negligence, this policy is designed to protect you and as such includes legal costs and expenses, which will either defend you, pay damages, or both.

As specialists in this field, we understand that you require:



Comprehensive cover.



Cost effective premiums



Contractually agreed limits of indemnity.



Run-off cover



Indemnification against vicarious liability for practitioner's professional employees.



Public & products liability

For more information, contact Aon South Africa:

 0860 100 404  info@aon.co.za  www.aon.co.za

Legal Risk Management Services

Legal Risk Management Services is a premier service offering exclusive to our Medical Malpractice/Professional indemnity Clients”, which provides insightful and detailed risk management advice, to enable our clients to make better informed decisions. The function of legal risk management services “LRMS” is to assist our medical professionals/practitioners, practices and organisations alike to manage their liability exposure by insuring their medical malpractice/professional indemnity policies align with their risks and professional obligations. One of our core functions is to eliminate regulatory/council complaints, which could impact your exposure towards your risk profile.

Our aim and ethos is one centered around providing up to date guidance and training with regards to developments that impact the industries of our clients. Damage against your professional reputation could have severe consequences and could potentially cripple your career/practice.

Our team of specialists understand your risk and are passionate about advocating for you to have clarity and confidence to make better informed decisions regarding your professional risks that could impact your career and livelihood.

**These services should not be construed as legal advice on any matter. You should not act or refrain from acting on the basis of the services provided without seeking professional legal counsel. The services do not constitute or create a lawyer-client relationship between us.*

A united solution for every risk

Aon provides advice on comprehensive insurance and risk management solutions for every professional, personal and business need – from specialty broking solutions and professional liability risks, to personal and business assets, crisis management and cyber liability. You have access to a wide range of insurance solutions which include:

<h3>Personal Insurance</h3> <p>Personal assets and liability cover for you as an individual across motor, household, pleasure craft, jewellery, art and collectibles, classic cars and more.</p>	<h3>Directors & Officers Liability</h3> <p>Protects directors and officers against claims from decisions made or actions taken within the scope of their official duties.</p>	<h3>Business Insurance</h3> <p>Comprehensive insurance solutions specially designed for small to large commercial enterprises.</p>
<h3>Cyber Liability</h3> <p>Liability for theft, manipulation or extortion of data in your custody or control that addresses first-party expenses following a cyber incident such as business interruption.</p>	<h3>Practice/Assets Insurance</h3> <p>Covers architects, interior designers and town planners for errors and omissions and negligence in the conduct of their professions, whether for design or advice provided.</p>	<h3>Cover for Generalists and Specialists</h3> <p>Financial loss to third parties caused by any alleged or negligent act, errors and/or omission through services rendered and arising out of breach of duty.</p>
<h3>Financial & Professional Risk Solutions</h3> <p>Aon's strong commitment to the financial and professional services industries has brought about the development of our Global Practice Group utilising specialist resources from around the world.</p>	<h3>Professional Indemnity</h3> <p>Covers alleged errors, omissions/negligence for all professionals including but not limited to architect, engineers, project managers, loss adjusters, land surveyors, property valuers, quantity surveyors, legal practitioners, financial practitioners, artisans, or profession that provides a service, design, advice to a third party ect.</p>	<h3>Employee Benefits Solutions</h3> <p>The combination of our benefits expertise, consulting-based approach and market leading technology solutions enables us to better serve your benefit requirements on Group Life, Permanent Health, Medical Aid, Medical Gap Cover, Wellbeing programs, Disability, Pension/ Provident/ Retirement Funds.</p>

About Aon: Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Through actionable analytic insight, globally integrated Risk Capital and Human Capital expertise, and locally relevant solutions, our colleagues provide clients in over 120 countries with the clarity and confidence to make better risk and people decisions that help protect and grow their businesses.

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For further information on our capabilities, please visit: www.aon.co.za or www.aon.com

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