



SHORT-TERM
INSURANCE

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Dear PSSA member

PPS PROFESSIONAL INDEMNITY PROVIDER

PSSA, in one of its previous correspondences, communicated the appointment of Professional Provident Society (PPS) as the official broker for the Professional Indemnity Provider, underwritten by HOLLARD Insurance Company Ltd.

All PSSA pharmacist members, who have the Professional Indemnity Provider product through PSSA and have completed the notification on the proposal form, will automatically become members of PPS. This will entitle the selected pharmacists to PPS' full range of insurance, investment and healthcare products.

Please note that with effect from 01 April 2019 your indemnity insurance includes additional coverage - find details on page 2.

PPS will be, in due course, contacting PSSA members who have taken up the Professional Indemnity Provider in order to highlight the selection of benefits you are entitled to. Alternatively, you can contact PPS directly on 0860 777 784 or email sti@pps.co.za.

Please take note that our professional indemnity/medical malpractice insurance product offering is exclusive to members belonging to the Pharmaceutical Society of South Africa only. Should you decide to terminate your membership with the PSSA at any given stage, your professional indemnity/medical malpractice policy will regrettably be cancelled accordingly and you would have to secure cover in your own right with a different product provider.

PPS would like to thank you for your valued support and we look forward to a long and mutually beneficial relationship with you.

Kind regards,

PPS – Insurance for Professionals



Additional coverage included:

Extensions and Value Added Benefits

Policy Extensions Granted	Sub-Limit Of Indemnity (Included in Main Limits)	Basis of Limit	Deductible	Basis of Deductible
Business Identity Theft	R500,000.00	Aggregate	Nil	Each and Every Claim
HPCSA Costs / Other Statutory Body Costs	R250,000.00	Aggregate	R2,500.00	Each and Every Claim

Legal Assist

ADDITIONAL COVERAGE EFFECTIVE 1 APRIL 2019

Section C : Public Liability

R 1 000 000 in the annual aggregate

Policy Extensions Granted	Sub-Limit Of Indemnity (Included in Main Limits)	Basis of Limit	Deductible	Basis of Deductible
Breach of Confidentiality	R 250, 000.00	Aggregate	R 2 500.00	Each and Every Claim
Business Identity Theft	R500,000.00	Aggregate	Nil	Each and Every Claim
Defamation	R 250, 000.00	Aggregate	R 2 500.00	Each and Every Claim
Documents	R 250, 000.00	Aggregate	R 2 500.00	Each and Every Claim
Run Off Cover	36 months Included (Refer to Run Off Cover Conditions)		Nil	
HPCSA Costs / Other Statutory Body Costs	R250,000.00	Aggregate	R2,500.00	Each and Every Claim
Wrongful Arrest (Sub-Limited under GL Section only)	R100, 000.00	Aggregate	R 1 000.00	Each and Every Claim
Statutory Defence Costs (Sub-Limited under GL Section only)	R100, 000.00	Aggregate	R 1 000.00	Each and Every Claim

I further understand that, should I not already be a member of the Professional Provident Society (PPS), the acceptance of this option will automatically grant me membership of PPS. As a graduate professional meeting the eligibility requirements of the Society, I am entitled to share in the benefits of the PPS product range, which includes insurance, investments and healthcare products. Following the registration, PPS will provide me with my unique membership number.



Holland.



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PROFESSIONAL INDEMNITY INSURANCE APPLICATION

The insurance for which you are applying is managed by PPS and underwritten by HOLLARD

Member Details

PSSA No: (if available)

Surname:	Title:	Initials:	Full Names:	
ID No:	Date of Birth:	SAPC No: COMPULSARY		Maiden Name:
Home Tel:	Cell No:	E-Mail:		
Postal Address:				Code:
Street Address:				Code:

Employer Details

Full Name Of Practice Or Employer:	Y Number of Pharmacy:		
Postal Address of Employer:			Code:
Work Tel No:	Fax No:	E-Mail:	

Qualifications

Qualification:	Qualification Date:	Institution:
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Incidents & Claims

Details of any Errors/ Omissions or Malpractice incidents, claims made or intimated against me:

- Any claims made against the applicant during the last 10 years: Yes ☐ No ☐
- Any circumstances / complaints which may give rise to a claim being made against the applicant: Yes ☐ No ☐

(If yes, attach details to application form)

1. For Bank / Internet Transfers please use the following account:
(Please note that this bank detail is **not the same** for PSSA membership fees)

Account name: Pharmaceutical Society of SA - PIP
Bank: Standard Bank
Branch: Lynnwood Ridge
Branch code: 051001
Account number: 011206535
Reference: Membership number/Initials and surname

Please fax the proof of payment together with the application forms to 086 458 8094 or send an e-mail to sinah@pharmail.co.za

2. Payment by Bank Debit Order raised by the PSSA:

Bank Name:										
Branch Name:										
Branch Code:										
Account Number:										
Type of Account:	Annually	<input type="checkbox"/>	Monthly	<input type="checkbox"/>	1st	<input type="checkbox"/>	15th	<input type="checkbox"/>		
Name of Account Holder:										Or on the first business day thereafter

I, _____ hereby authorise the PSSA to debit my banking account with the applicable fees.

I confirm my membership of the Pharmaceutical Society of SA.

I declare and warrant that after enquiry all statements and particulars contained in this proposal and addenda are true and that no information whatever has been withheld which might increase the risk of the Underwriters or influence the acceptance of this Proposal and should the above particulars alter in any way I will advise the Underwriters as soon as possible. I understand that failure to disclose any material facts, which would be likely to influence the acceptance and assessment of the proposal, may result in the Underwriters refusing to provide indemnity or voiding the policy in every respect. I hereby agree and accept that this declaration shall be the basis of the contract between both parties if entered into.

SIGNATURE / AUTHORIZATION

DATE

Professional Provident Society Insurance Company Limited, Professional Provident Society Marketing Services (Pty) Ltd,
and Holland Insurance Company Limited are Authorised Financial Services Providers

Title: **Initials:** **Surname:** **PSSA Number: (if available)**

RATING TABLE FOR INDIVIDUALS (Rates effective from 01/04/2019) (UPDATED 03/09/2019)

MEDICAL MALPRACTICE & PROFESSIONAL INDEMNITY ONLY

Please indicate with a ✓ which option you choose

Category of Practice	Rates effective 01/04/2019 A – R5 million				Rates effective 01/04/2019 B – R7.5 million				Rates effective 01/04/2019 C – R10 million				Rates effective 01/04/2019 D – R15 million				Rates effective 01/04/2019 E – R20 million			
	Annual Premium Incl. VAT	✓	Monthly Premium Incl. VAT	✓	Annual Premium Incl. VAT	✓	Monthly Premium Incl. VAT	✓	Annual Premium Incl. VAT	✓	Monthly Premium Incl. VAT	✓	Annual Premium Incl. VAT	✓	Monthly Premium Incl. VAT	✓	Annual Premium Incl. VAT	✓	Monthly Premium Incl. VAT	✓
Research Pharmacists, Clinical Research Associates and Clinical Trials dispensing, administration and co-ordination management of Investigational Medicine Products, reviewing and assisting with Protocols as set out in Annexure C	R2,646		R220.50		R2,910		R242.50		R3,204		R267.00		R3,846		R320.50		R4,614		R384.50	
Industrial Management, Group Directors, PCDT PHARM, RESPONSIBLE PHARMACISTS	R2,160		R180.00		R2,376		R198.00		R2,614		R217.83		R3,143		R261.90		R3,767		R313.95	
Retail/Hospital/Industrial Employees, Locums, Pharmacy/Wound care Nurses, Medical Scheme Clinical Consultants, Wholesaler/Distributor Pharmacists, Quality Assurance Pharmacists, Regulatory Affairs Pharmacists, Other	R1,440		R120.00		R1,584		R132.00		R1,740		R145.00		R2,088		R174.00		R2,508		R209.00	
Pharmacy Technicians	R650		R54.16		R780.00		R65.00		R855		R71.25		R1,032		R86.00		R1,230		R102.50	
Pharmacist Assistant, Intern, Academic, Community Service Pharmacist	R501		R41.75		R552		R46.00		R606		R50.50		R726		R60.50		R876		R73.00	
Pharmacy Student, Pharmacy Technician Trainees & Students	R198		R16.50																	

1. Premiums include VAT at 15%.
2. Please be aware that a R50.00 policy fee is included in the above rates. (This is a once off policy fee charge annually) payable to PPS.
3. Premiums include administration fee of 15% for PSSA nett of the R50.00 policy fee for PPS.
4. Premiums include commission at a rate of 20% payable to PPS after subtraction of R50.00 policy fee and the 15% for PSSA.
5. Excesses are R2,500.00 each and every claim.
6. Hollard/ITOO are to issue master policies.
7. Medical Malpractice for Medical Professions October 2016 wording.

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SIGNATURE

DATE



Clinical Trial Pharmacists –Description of roles and responsibilities

The main role of clinical trial pharmacists is to manage Investigational Medicinal Products (IMP) for clinical trials (i.e. human participants). IMP is defined as follows:

“A pharmaceutical form of an active substance or placebo being tested or used as a reference in a clinical trial, including products already with a marketing authorization but used or assembled (formulated or packaged) in a way different from the authorised form, or when used for an unauthorised indication, or when used to gain further information about the authorised form.”

Other medication known as Non-Investigational Medicinal Products (NIMP) may be supplied as part of the study but is not the medication being investigated. This could include products such as support or rescue medication, diagnostic or preventative treatment, or may form part of regular medical care.

The pharmacy and pharmacist act according to South African Pharmacy Council (SAPC), Medicines Control Council (MCC), National Institutes of Health (NIH), Good Clinical, Manufacturing and Good Pharmacy Practice Guidelines (GCP, GMP and GPP). Pharmacists are registered with the SAPC and the majority work within registered pharmacies. Primary responsibilities include:

1. IMP Management

- Delegated by the principle investigator (PI) to manage the IMP throughout the clinical trial, as per GCP practices
- IMP Management primary revolves around accountability – sourcing, receiving, storing (controlling storage environment with regards to temperature, light and humidity), dispensing, randomising, blinding and return/destruction/disposal
- Accurate and efficient dispensing of IMP
- Compounding and manipulation in accordance with local pharmacy practice regulations and laws
- Temperature monitoring planning, maintaining and ensuring up-to-date calibration of temperature monitoring devices
- Family Planning and Sexually Transmitted Infection medication management
- Completing, maintaining and quality control of data, including source documentation and relevant pharmacy paperwork
- Reporting of adverse events/adverse drug reactions, and medicine faults
- Procurement of IMP and NIMP
- Counselling patients on correct use of IMPs
- Assessing patient compliance and intervening where low compliance

2. Protocol and Study Development

- Reviews protocols for clinical trials
- Developing or contributing to protocol including, but not limited to, the pharmacy/IMP section, study design, randomisation strategy, and blinding procedures
- Creation and assistance with development of standard operating procedures (SOPs), source documentation, establishment plans according to relevant legislation
- Creating randomisation strategy and schedule
- Contribution to ethics and regulatory (MCC) submissions and feedback
- Budgeting for pharmacy service provision

3. Training and continuous professional development

- Train staff (pharmacy and other)
- Maintain professional development
- Supervise support staff e.g. pharmacy assistants

Please note that not all pharmacists are involved in all aspects discussed above, however, it is important to be covered for all potential activities