



**FIRST INTERNATIONAL**

**PROFESSIONAL INDEMNITY INSURANCE FOR PASTORAL AND SPIRITUAL COUNSELLORS**

**Professional Indemnity Insurance protects anyone who provides professional advice to a third party and is paid for that advice in return.**

Your Professional Body, the Council for Pastoral and Spiritual Counsellors, has initiated a Professional Indemnity Insurance Scheme (with extensions) at a much-reduced annual premium.

**The Professional Indemnity limit is R5 000 000, extended to include Public Liability with an Indemnity limit of R2 500 000 with a deductible (first amount payable) of R15 000 per claim. The annual premium is only R900.00.**

For your convenience, we summarised the insurance cover as follows:

<b>SECTION NAME</b>	<b>LIMIT OF INDEMNITY</b>	<b>DEDUCTIBLE</b>	<b>BASIS OF DEDUCTIBLE</b>
Section A: Professional Indemnity	R5 000 000	R15 000	Each claim
Section B: Public Liability	R2 500 000	R15 000	Each claim
<b>Total premium including VAT</b>			<b>R900 per member per annum</b>

<b>POLICY EXTENSIONS</b>	<b>SUB-LIMIT OF INDEMNITY (Included in main limits)</b>	<b>DEDUCTIBLE</b>	<b>BASIS OF DEDUCTIBLE</b>
Breach of Confidentiality	R5 000 000	R15 000	Each claim
Defamation	R5 000 000	R15 000	Each claim
Loss of Documents	R5 000 000	R15 000	Each claim
Statutory Defence Costs (Sub-limit of Public liability Section)	R2 500 000	R15 000	Each claim
Wrongful Arrest (Sub-limit of Public liability Section)	R250 000	R15 000	Each claim

As counsellors, members may not

1. take down psychological tests
2. make a diagnosis
3. give pharmaceutical prescriptions
4. interfere with medication taken under supervision of a medical doctor

**We reiterate that this scheme with the unique annual premium is arranged in your interest and needs your participation for the scheme to be successful.**

*For further information, contact Andries Preis at 0824915218 or Wayne Matthews at 0823217718.*