

**ZIMBABWE MEDICAL MALPRATICE SELF  
INSURANCE RATES**

**01 JANUARY 2019 - 31 DECEMBER 2019**

DISCIPLINE	\$	\$	\$	\$	\$	\$	\$
	5,000	7,500	10,000	15,000	20,000	30,000	50,000
ANAESTHETICS	250	375	500	750	800	1,200	2,000
CARDIOVASCULAR SURGERY	250	375	500	750	800	1,200	2,000
CLINICAL PHARMACOLOGY	175	263	350	525	560	840	1,400
DENTISTS	250	375	500	750	800	1,200	2,000
DENTISTS SURGERY	250	375	500	750	800	1,200	2,000
DERMATOLOGY	175	263	350	525	560	840	1,400
EMERGENCY MEDICINE	250	375	500	750	800	1,200	2,000
ENDOCRINOLOGY	175	263	350	525	560	840	1,400
ENT	175	263	350	525	560	840	1,400
GENERAL PRACTITIONER	175	263	350	525	560	840	1,400
GENERAL SURGERY	250	375	500	750	800	1,200	2,000
GERIATRIC SURGERY	250	375	500	750	800	1,200	2,000
GP ASSISTING IN SURGERY	250	375	500	750	800	1,200	2,000
GP INTRAPARTUM OBSTETRICS	250	375	500	750	800	1,200	2,000
GPSURGERY	300	450	600	900	960	1,440	2,400
GYNAECOLOGY AND OBSTETRICS	400	600	800	1,200	1,280	1,920	3,200
HAEMATOLOGY	175	263	350	525	560	840	1,400
INTERNAL MEDICINE	175	263	350	525	560	840	1,400
NEPHROLOGY	250	375	500	750	800	1,200	2,000
NEUROSURGERY	250	375	500	750	800	1,200	2,000
ONCOLOGY AND RAIDOTHERAPY	175	263	350	525	560	840	1,400
OPHTHALMOLOGY (NO SURGERY)	250	375	500	750	800	1,200	2,000
OPHTHALMOLOGY SURGERY	250	375	500	750	800	1,200	2,000
ORTHOPAEDIC SURGERY	250	375	500	750	800	1,200	2,000
PAEDIATRICS	175	263	350	525	560	840	1,400
PATHOLOGY	175	263	350	525	560	840	1,400
PHYSICIANS	175	263	350	525	560	840	1,400
PSYCHIATRY	175	263	350	525	560	840	1,400
RADIOLOGY	250	375	500	750	800	1,200	2,000
THORACIC SURGERY	250	375	500	750	800	1,200	2,000
UROLOGY	250	375	500	750	800	1,200	2,000

**EXCESS LEVEL**

**10% of each and every claim subject to a minimum of \$25**

We recommend higher limits as people have become litigious