

Medical Access Programmes

Medical Advice and Information Hotline

Medical personnel, including paramedics, nurses and doctors, are available 24 hours a day to provide general medical information and advice. This is an advisory service, as a telephonic conversation does not permit an accurate diagnosis.

Emergency Medical Advice and Assistance Hotline

In addition to the general medical advice service, one call to the same number will trigger the medical operators who will guide you through a medical crisis situation, provide you with emergency advice and organise for you to receive the support you require.

Referral to Crisis Line

Bereavement counseling, HIV counseling, Suicide counseling.

Referrals to Medical Practitioners and Facilities

We will refer you to the nearest medical facility or practitioners.

Emergency Medical Response to the Scene of a Medical Emergency

An appropriate response will be undertaken whereby a response vehicle will be dispatched immediately to the scene of a medical emergency where appropriate life saving support will be provided to the member/s and where relevant, the member/s will be stabilised before transfer is provided to the closest appropriate medical facility.

Medical Transportation

In the event of you experiencing a medical emergency, we will arrange for emergency medical transport to the nearest medical facility capable of providing adequate care. Medical considerations, the degree of urgency, your state and fitness to travel and other considerations, including but not limited to, airport availability, weather conditions and distance to be covered, as assessed by the doctor and support staff, will determine whether transport will be provided by private, medically equipped aircraft, helicopter, regular schedule flight, rail or road.

Inter-hospital Transfer

If the doctor, in consultation with the attending doctor, determines that treatment should continue at an alternate medical facility (because the necessary treatment cannot be continued at the present facility) we will arrange for transportation to the closest facility where the treatment can be continued after you have been stabilised.

Medical Repatriation

In the event of your hospitalisation outside of your hometown, we will assist in arranging for your repatriation to your hometown once you have been treated.

Escorted Return of Minors

In the event of your children being stranded as a result of your hospitalisation, we will arrange for their transportation, under supervision where necessary, into the care of a person nominated by you.

Compassionate Visits

Should you be hospitalised outside your hometown for a period exceeding five (5) consecutive days, we will arrange for the transportation of a close relative to visit you.

Repatriation of Mortal Remains

In the event of your death outside of your hometown, we will assist with the necessary formalities involved in transporting your mortal remains to a location in your hometown.

Roadside Assist

Roadside Assistance

Members have access to the following services in the event of a roadside emergency (limited up to R500 per incident):

- ✓ Flat battery (jump start or replacement of battery for the member's account)
- ✓ Flat tyre (help with change of tyre)
- ✓ Keys locked in vehicle (unlocking only)
- ✓ Fuel assistance (limited to five liters per incident)
- ✓ Minor roadside-running repairs (electrical, coil, immobilizer etc.)
- ✓ Transmission of urgent messages

Courtesy Transport

Where the vehicle needs to be towed to a repairer, we will arrange for the occupants of the vehicle (up to a maximum of four persons) to be transported to a nominated destination where the breakdown has occurred within a 100 km radius of your normal place of residence.

Hotel Transport

Where the breakdown has occurred outside a radius of 100 km from your normal place of residence, resulting in an overnight delay, we will arrange hotel accommodation for the occupants of the vehicle (up to a maximum of four people). Cover up to R500.

Car Rental

If the circumstances of the problem entitles you to the hotel accommodation benefit but you would prefer to continue with your journey immediately, we will arrange for a rental car to enable you to reach your destination, subject to your qualifying for a rental vehicle in terms of the car rental companies general terms and conditions.

The costs incurred will be confined to rental charges; delivery and collection of the hire vehicle, and the car must be surrendered on arrival at your destination. Cover up to R500 and subject to availability.

Vehicle Recovery

In the event of a member's vehicle being left for repairs, we will pay up to R500 for 24-hour, Group-B car rental or a flight ticket to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to a dealership closer to the member's place of residence, we will supplement the additional tow costs with the costs of car rental.

** Please note: This cover excludes all vehicles over 3 500kg, trailers, caravans and boats. A member will not be entitled to service where the vehicle is not in a roadworthy condition. Any costs incurred through arrangements made by the member without prior authorization shall not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland.*

Home Assist

Fixtures, Fittings and Services

In the event of a home emergency as a result of breakage of fixtures and fittings, we will arrange for an appropriate repairer (electrician, plumber, locksmith, glazier etc.) to address the problem at one nominated address (call-out fee and one hour labour is covered, thereafter normal rates apply). A home emergency is defined as an event that is potentially life threatening or could possibly cause structural damage to a property. **Overall limit of R2000 per annum per policy.**

Emergency Services Notification and Call-Out

We will, at your request, relay notification of emergencies to the police, traffic, fire brigade, ambulance, security or any other emergency service provider.

Personal Accident Fund

Personal Accident Cover in the event of Accidental Death, Disability, Mobility and Expenses

The following Personal Accident cover to the value of R10 000 each:

- ✓ Accidental Death
- ✓ Accidental Disability
- ✓ Mobility
- ✓ Accidental Death Final Expenses

For more information on this product and for a copy of the wording, please contact the call centre. Terms, conditions and exclusions of the policy apply. This policy is underwritten by AIG Life South Africa, Ltd. An authorised Financial Service Provider (FSP No. 15804).