

VALUE ADDED SERVICES

24 HOUR EMERGENCY ASSISTANCE

SERVICE EXPLANATION

This service includes:

1. A personal health advisor service;
2. A trauma, assault and HIV support service;
3. Emergency medical services;
4. A trauma assistance help-line

all as more fully detailed below.

DEFINITIONS [applicable to all services under 24 Hour Emergency Assistance]

Beneficiary means the Insured's employees or guests/customers but limited to such events arising whilst a guest or customer receives service from the Insured.

Service Provider shall be the service provider stated in the schedule.

Territorial limits shall mean within the borders of the Republic of South Africa and Namibia.

PERSONAL HEALTH ADVISOR

The Service Provider will provide an advisory service within the Territorial Limits to Beneficiaries 24 hours a day, 7 days a week through both inbound and outbound calls from the Service Provider's contact centre.

DEFINITIONS [applicable to Personal Health Advisor only]

Clinical Assessment and Education Guidelines means the Service Provider's proprietary symptom based assessment, triage and education guidelines used by the nurses to provide the Personal Health Advisor service and to direct Beneficiaries to appropriate sources of care.

Health Counselling Guidelines means the Service Provider's proprietary clinical guidelines used by the nurses to provide clinical information, factual data and research to Beneficiaries concerning specific health care procedures, diagnostic tests, and management of illnesses.

SERVICES PROVIDED

The Service Provider undertakes to provide the following services:

1. Audio Health Library

A telephone information service consisting of an audio text information library of pre-recorded health information that can be accessed by Beneficiaries by touch-tone telephone, twenty-four (24) hours a day, seven (7) days a week either before requiring a nurse's assistance, or after having spoken to the nurse.

2. Everyday Health Decisions

Through nurses using the Clinical Assessment and Education Guidelines, the provision of a clinical assessment, education and general health information, based on symptoms reported and/or health care questions asked by the Beneficiaries to assist Beneficiaries to identify the appropriate levels and sources of care provided that such nurses will not provide actual diagnoses of the Beneficiaries' ailments and illnesses.

This service is available twenty-four (24) hours a day, seven (7) days a week and the Service Provider will also make outbound calls to Beneficiaries pertaining to:

- Quality assurance;
- The Service Provider's risk management policies and procedures; and
- Issues at the nurses' discretion.

3. Health Counselling

The Service Provider will provide clinical information, factual data and general information through its nurses using the Service Provider's Health Counselling Guidelines to Beneficiaries who are faced with major medical decisions. The information will include general information, health education, non-directive treatment options and questions for Beneficiaries to ask their physicians and Trauma Counselling.

4. Telephonic counselling

The Service Provider will provide unlimited telephonic counselling as a result of any trauma such as:

- 4.1 Medical trauma
- 4.2 Rape/assault
- 4.3 Hijacking
- 4.4 Child/woman abuse
- 4.5 Domestic violence
- 4.6 Suicide
- 4.7 Motor vehicle accident
- 4.8 Kidnapping
- 4.9 Retrenchment
- 4.10 Bereavement
- 4.11 Post-traumatic stress
- 4.12 Potential HIV exposure
- 4.13 Disability

TRAUMA, ASSAULT AND HIV

The Service Provider will provide unlimited telephonic counselling within the Territorial Limits as a result of a traumatic event.

DEFINITIONS (applicable to Trauma Line only)

Trauma or traumatic event shall mean assault, hijacking, burglary, medical emergency and other violent and non-violent forms of trauma.

SERVICES PROVIDED

After experiencing trauma, individuals invariably require assistance. It is generally accepted that trauma can arise from incidents or circumstances that are either violent or non-violent. The trauma line is available and manned by qualified personnel 24 hours a day, 7 days a week and a Beneficiary may call the trauma line in the event of a traumatic event.

1. Debriefing

The Service Provider will perform any required debriefing. A debrief takes place with an invitation to phone back if the need arises to discuss the situation further. In the case where assessment took place and the nurse feels that professional assistance will be required, he/she would suggest that the Beneficiary consult a professional for a one-to-one session.

2. Stress management

Counselling, advice and relaxation techniques are shared with the Beneficiaries. No definite risk evaluation takes place, but in cases where nurses suspect further assistance is required, the Beneficiary will be referred to general practitioners for assessment and treatment (such costs will be for the Beneficiaries' account).

3. Addiction

The professional expertise and knowledge base of the Service Providers personnel enables them to counsel Beneficiaries suffering from an addiction. The Beneficiaries will be assisted with coping skills or referrals to appropriate medical care clinics (any medical care clinic's costs will be for the Beneficiaries' account).

4. HIV / Aids

The nurses provide assistance and information on HIV/AIDS related topics as follows:

Information provided on:	Assistance provided on:
<ul style="list-style-type: none">• General information	<ul style="list-style-type: none">• General information - the focus is on educational issues
<ul style="list-style-type: none">• Ways of contracting the disease	<ul style="list-style-type: none">• Patient related information on the condition, treatment and symptoms
<ul style="list-style-type: none">• Living with HIV	<ul style="list-style-type: none">• Counselling and support for Beneficiaries and their families
<ul style="list-style-type: none">• Mitigating risk	<ul style="list-style-type: none">• Referrals to support groups
<ul style="list-style-type: none">• Testing	
<ul style="list-style-type: none">• Where to seek assistance	

5. Other diseases on which advice is rendered include:

- Chlamydia
- Genital Herpes
- Genital Warts
- Gonorrhoea
- Syphilis
- Pelvic Inflammatory Disease

6. Assisting rape victims

Initial counselling is immediately available to the victim. After the assessment and counselling, the rape victim would be directed to the closest medical centre.

EMERGENCY MEDICAL SERVICES

Through the Service Provider's network of service providers, the Service Provider will render Emergency Medical Services to Beneficiaries (hereinafter called EMS); alternatively it will make use of the most appropriate service providers to perform EMS on the principles set out below.

DEFINITIONS (applicable to EMS only)

Client shall mean any contracted party of the Service Provider that renders the EMS on behalf of the Service Provider.

Emergency medical treatment shall mean medical treatment administered in response to an episode of Illness or Injury that of necessity requires immediate medical attention.

Illness shall mean bodily illness, sickness or disease.

Injury shall mean bodily injury caused by accidental, violent, external and visible means.

Medical Emergency shall mean any Injury or Illness that threatens human life and which requires immediate medical intervention to preserve life.

SERVICES PROVIDED

After experiencing trauma, individuals invariably require assistance. It is generally accepted that trauma can arise from incidents or circumstances that are either violent or non-violent. The trauma line is available and manned by qualified personnel 24 hours a day, 7 days a week and a Beneficiary may call the trauma line in the event of a traumatic event.

1. Advanced life support

1.1 Emergency medical advice and treatment

The Service Provider will provide a Beneficiary (or a caller on his/ her behalf) with advice and information regarding any emergency medical condition by telephone so that emergency assistance can immediately be provided to a person suffering Illness or Injury until a medical team arrives at the scene. The advice and information will be regarded as such and not as an accurate or definite diagnosis of any condition any person might suffer.

1.2 Emergency medical response to a scene of a Medical Emergency by road or air:

Immediate response is undertaken to the scene of a Medical Emergency where appropriate advanced lifesaving resuscitation will be provided to a Beneficiary. Where necessary, the Beneficiary will be stabilized before transportation is provided to the closest appropriate medical facility.

1.3 Transfer of the member to the most appropriate medical facility:

1.3.1 In all life threatening Medical Emergencies, a Beneficiary will be transported by road or air to the most appropriate and closest hospital that can effectively manage that particular condition.

1.3.2 If the condition is not life threatening, but necessitates the use of an ambulance, the Beneficiary will be transported to a preferred provider hospital if so requested.

1.4 Transfer of a Beneficiary to a specialist diagnostic and therapeutic medical care centre:

If a Beneficiary needs specialist diagnostic or therapeutic procedures that cannot be performed by an admitting hospital, such individual will be transferred by road or air to the receiving facility where such procedures or specialist care can be performed. This transportation will only be one way and will be limited to one such trip. Provided that on approval by the client, this transportation will include the return trip to the admitting hospital or a new facility.

1.5 Transfer of life saving medications and emergency blood if required:

If lifesaving emergency medications or emergency blood products (thus excluding standard routine delivery and/or charges for blood) are required which cannot be obtained at the medical facility responsible for the Beneficiary's treatment, such emergency medication will be transported to the Beneficiary.

1.6 Guarantee of Hospital Admission:

Guaranteed hospital admission up to a maximum of R5 000 / N\$ 5 000 – such amount to be refundable to the Service Provider by the member or member's medical scheme.

2. Comprehensive Pre-Hospital Services

2.1 Non-emergency/general medical (telephonic) consultation and advice:

2.1.1 The Service Provider makes use of the services of medical and nursing practitioners who telephonically provide medical advice and information.

2.1.2 The advice and information includes:

- a) General medical advice;
- b) Chemical substance misuse or abuse;
- c) Data concerning referrals to hospitals, doctors, dentists and pharmacies;
- d) Medical travel information and advice;
- e) Generic medicine advice;
- f) Preferred provider advice and or referral where applicable;

2.1.3 The advice and information will be that and ought not to be regarded as accurate diagnoses of any physical conditions.

2.2 Repatriation of Beneficiary / return of mortal remains:

Any Beneficiary who is hospitalised away from his / her normal place of residence and requires medical assistance in order to return, will be repatriated, by road or air, whichever is the most appropriate, to his / her home town hospital or residence within the area and, in the event that death occurs whilst the Beneficiary is away from home, repatriation of the mortal remains will be performed to the member's city or town of residence.

2.3 Companionship and/or care of stranded minors:

In the event that any minors are left stranded due to a Medical Emergency occurring whilst away from home, arrangements will be made to accompany the minors back to their residence or to another place of safety, on condition that their residence or the place of safety are in the area.

2.4 Routine unlimited medically justifiable ambulance transfers:

Whenever non-emergency medically justifiable ambulance transport is required to transfer a Beneficiary either from home to hospital or from hospital to hospital, arrangements, if made through the Service Provider (are subject to the rules of the client), will entail that such transport is provided on an unlimited financial basis, by road. Such arrangements made with other ambulance services and not through the Service Provider, will not be the responsibility of the Service Provider.

3. Service Provider's discretion in respect of transport

The Service Provider will have the right to make decisions and take action after having considered available medical evidence as to what it deems to be in the best interest of the person calling for assistance. Based on the aforementioned, the Service Provider will determine the timing and mode of transportation or repatriation.

In the event that a Beneficiary utilises an ambulance service without first calling the Service Provider, the Service Provider will audit the account and evaluate the circumstances upon which the Service Provider will, in accordance with the rules of the client, either approve or reject the claim.

TRAUMA ASSIST

PRODUCT DESCRIPTION

A 24-hour crisis line service provides the necessary infrastructure for a Beneficiary to have access to the Service Provider's emergency control centre.

PRODUCT BENEFITS

Staff at the centre take control of emergency situations and manage the process of communication with individuals, organisations and emergency service providers. The case manager performs a facilitating and monitoring role to ensure that the necessary assistance is provided to the caller in need.

The crisis line is an emergency line for the Beneficiary in cases of:

1. Attack
2. Hijack
3. House breaking
4. Theft
5. Fire
6. Medical emergencies
7. Trauma counselling
8. Monitoring callers' movements when requested

The call centre staff will contact neighbours and/or the closest defence unit and/or the nearest police station and/or nearest local emergency service assistance room and/or the nearest fire station, to notify them of the incident and to call for assistance.

The Service Provider case manager is in contact with the caller on an on-going basis in order to obtain an update until the situation has stabilised. This information is also passed on to the applicable party who is assisting with the crisis.

MEMORANDUM AND CONDITIONS

1. This wording is to be read in conjunction with the Value Added Services schedule.
2. This Value Added Service is not an insurance cover in terms of the Short Term Insurance Act 53 of 1998 (as amended) and is limited to a business support service for policyholders of Santam. By dialling the number reflected on the policy schedule access is gained through an independent call centre to the services reflected above.
3. This service is to be read independently of the rest of the Santam insurance policy wording(s) and no reference shall be made to the terms and conditions of such insurance policy wording.
4. This contract/service may be cancelled at any time:
 - 4.1 by the Service Provider or Santam after giving 31 days' notice in writing of their intent to do so, or
 - 4.2 by the Insured who may give immediate notice to cancel or notice to cancel at a future date.
5. This contract and all benefit hereunder will automatically terminate at the same time as the underlying insurance policy through Santam is terminated, it being a condition that these services shall only be available whilst such underlying policy remains in force. Although

these Value Added Services can only remain active as long as your underlying insurance is active with Santam, there is no obligation to keep these services active should the need no longer exist and they can be cancelled at any time without affecting your underlying insurance cover.

6. The Service Provider may improve the cover or the terms under this contract without providing prior notice of such change provided such change is to the benefit of the Insured. Other amendments required by the Service Provider will be implemented:

6.1 at the annual renewal/ anniversary date; or

6.2 at any other time by giving 31 days' notice in writing of the Service Providers' intent to do so.

7. All benefits under this contract is conditional on the prior payment of all premiums due.

8. Notwithstanding the fact that Santam Limited will closely monitor the service provided by this facility to ensure that it meets our expectations and standards for our clients, due to:

8.1 the call centre being an independent business enterprise;

8.2 the Service Providers being independent legal entities;

8.3 any financial consideration received under this service being paid across to the independent Service Providers

Santam Limited

a) is not responsible whatsoever for the quality of any service rendered through this facility;

b) shall not be liable whatsoever for death, bodily injury or illness of any person as a result of any service rendered or not rendered as intended;

c) shall not be liable whatsoever for loss (direct or consequential), liability, damages or damage to property as a result of any service rendered or not rendered as intended.

Version 1	Product: Agriculture	Country: South Africa
------------------	-----------------------------	------------------------------