

**VALUE ADDED PRODUCTS & SERVICES FOR
CROSS COUNTRY MARINE POLICY**

STANDARD TERMS & CONDITIONS OF MEMBERSHIP

1. TERMS & CONDITIONS

- 1.1 The benefits provided to all the Cross Country schemes are service related benefits and not insured benefits.
- 1.2 All benefits have to be delivered in the form of a service whereby the Policyholder has to contact the 24 hour Call Centre on the dedicated 0800 005 688 Toll Free Number in the 1st instance.
- 1.3 In the event that the Assistance Call Centre is NOT contacted in the 1st instance – any costs incurred by the Policyholder will be for the Policyholder's own account.
- 1.4 Ex-gratia requests will only be considered in the following instances:
 - 1.4.1 In the event of a Medical Emergency, whereby a Policyholder was unconscious at the time of the Emergency and arrangements were made on his behalf. Proof of such will be required i.e. Ambulance Case Report / Hospital Admittance documents.
 - 1.4.2 In the event that a Policyholder was unable to get through to the Assistance Call Centre, such requests must confirm from which telephone number the Policyholder dialed the 24 Hour Call Centre. The Call Center is able to trace such calls based on the number and will be able to verify such claim. If the Call Centre is unable to trace the call made at the time of the emergency, proof of such call will be required i.e. Cell Phone account etc.
 - 1.4.3 In the event that a Policyholder has received an invoice incorrectly from the Service Provider, despite having followed correct procedure, such invoices can be forwarded to Cims. Cims will verify the case reference number with the applicable Call Centre accordingly and settle the invoice directly with the Service Provider.

2. DISCLAIMER

- 2.1 The Medical, Legal, Towing and Roadside assistance service providers appointed by the call centre are independent contractors. Although every effort is made to monitor the service providers, the responsibility for any loss, damage, defective workmanship, unforeseen, unexpected or unpredictable incidents that occur during the carrying out of any direct or indirect services to the member remains with the appointed service provider.

3. SERVICES

3.1 MEDICAL ASSISTANCE HELPLINE

The Medical Assistance Helpline offers telephonic advice from doctors, ICU trained nursing sisters, paramedics or audio library 24 hours a day, 365 days a year without the patient having to leave home. The medical staff have access to a computerised and comprehensive medical information system. This ensures that the correct information is obtained and all the relevant options for advice and response are correctly assessed.

The medical staff are expert in this telephonic form of medical care which necessitates being able to obtain as much information as possible from the caller who is often in a difficult and panic stricken situation, making accurate assessments, giving the correct advice and ensuring that the appropriate level of emergency response is summonsed quickly.

The computer generated protocols, sourced both internationally and locally, have been specially adapted and the medical staff work strictly within the parameters of these well

- Essential medical advice and assistance via instant access to the medical information database, allowing the medical staff to accurately interpret early warning symptoms and advise the patient on the course of action to take in curing the ailment before it becomes acute
- Fully computerised, extensive poison, emergency and drug databases
- Step-by-step talking through an emergency or crisis situation eg on-line advice with regard to CPR
- Medical advice with pre-trip and post-trip medications and precautions whilst travelling locally and internationally
- Explanation and interpretation of terminology in relation to diagnostic test results
- General medical emergency and non emergency information, eg paediatric confirmation, allergy and immunology information as well as the approach to take regarding infectious diseases
- Assistance with analysis of medical bills and medico-legal problems
- Lifestyle advice eg. Obesity, infant care, immunisation, epilepsy etc
- Non-life threatening emergencies such as :
 - the implications of diagnoses, diagnostic and laboratory tests and medical procedures (such as operations and consultations) any aches, pains or health problems, treatment of minor ailments, pregnancies,
 - baby and child care
- General Medical Information

3.2 MEDICAL EMERGENCY EVACUATION SERVICE

Due to the deterioration, and in certain areas non-existence of Government and provincial ambulance services – limited private ambulance services and the high cost related to the delivery of private ambulance services – this product will provide your policyholders with “peace of mind” and guaranteed service in life threatening situations.

A 24 Hour Medical Emergency response service that will assist members in the event of a medical emergency within South Africa and the neighbouring countries, e.g. Botswana, Namibia, Zimbabwe, Mozambique, Lesotho and Swaziland.

This service will be provided to the principal member, spouse and all dependant children under the age of 21 years in their home, at work or while on vacation for all medical emergencies related to accidents, illnesses or injuries.

Using a dedicated toll free 24-hour number, you will, in a medical emergency be able to access a:

- 24 Hour, 365 Days a Year Call Centre, manned by Medical doctors, ICU nursing sisters and paramedics;
- Free telephonic medical advice for minor ailments (Medical Assistance Helpline);
- Evacuation by a fleet of vehicles e.g. helicopters, fixed wing aircraft, ambulances or rapid response vehicles. The aforementioned are all equipped to Advanced Life Support Level;
- Guaranteed hospital admission up to R5 000 (Reclaimable from the member);
- Medical Referral - national database of medical doctors, medical facilities, pharmacies

Cross Country Agreement : Marine Value Added Products & Services – COMPREHENSIVE POLICY WORDING
etc. are available to assist the member;

- Access to a Poisons Database;
- Monitoring and messaging on a regular basis;
- Assistance with accommodation and travel arrangements;
- Travel companion for stranded minors with medical supervision if needed;
- Dispatch of medical staff, equipment and medicines to remote areas as required;
- Repatriation of mortal remains within South Africa.

3.3 R5 000 NON-REFUNDABLE GUARANTEED HOSPITAL ADMISSION

Guaranteed hospital admission, an automatic and further benefit of the Medical Emergency Ambulance / Evacuation Service, will allow you access to appropriate medical facilities, swift hospital admittance which, if denied or delayed, could result in death.

In case of an accidental, unforeseen, life threatening medical emergency resulting in hospitalisation, we will provide a non-refundable hospital admission guarantee for hospitalisation up to a maximum of **R5 000** per beneficiary per annum.

3.4 ROADSIDE ASSISTANCE

We will provide the Insured with the following services as a result of a Roadside Emergency and we will pay up to a maximum of R5 000 per annum to in respect of the vehicle and the towed trailer, including vessel, irrespective of which one is the cause of the Roadside Emergency:

Roadside Assistance:

We will arrange for assistance at the roadside and pay the call-out fee and 1 hour labour where the cause of the problem is one of the following:

A Flat Tyre: We will arrange and pay to have your spare tyre put onto your vehicle or trailer.

Flat Battery: We will arrange and pay to have your vehicle started where possible.

Keys locked in vehicle: If you are stranded as a result of your keys being locked inside your vehicle, we will telephonically assist you as best we can, providing you with possible service providers who might be able to assist you in retrieving your keys. Any costs incurred in this regard will be borne by you. In the event of you being unable to successfully retrieve your keys, we will arrange to tow your vehicle to the nearest approved dealer or competent repairer at our cost.

Run out of fuel: We will provide you with the necessary means to getting fuel, however, the cost of the fuel is for your account.

Tow-In:

Where the cause of the problem is a mechanical or electrical breakdown, we will arrange and pay for the tow vehicle and the trailer, including vessel, to be towed to the nearest approved dealer or competent repairer.

Should the vehicle be involved in a motor vehicle accident, we will upon request, arrange for the towing of the vehicle and/or trailer and/or vessel to the nearest insurance approved panel beater, and Cross Country will be liable for any costs incurred while doing so.

Courtesy Transport:

Where the tow vehicle and boat trailer needs to be towed to a repairer, we will arrange and pay for the occupants of the vehicle (up to a maximum of 6 people) to be transported to one nominated destination where the breakdown has occurred outside a 100 km radius of your

Hotel Accommodation:

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 and pay towards hotel accommodation for one night for the occupants of the vehicle (up to a maximum of 6 people).

Car Rental:

Where the breakdown has occurred outside a radius of 100km from your normal place of residence, and if the circumstances of the problem entitle you to the hotel accommodation benefit but you would prefer to continue with your journey immediately, we will arrange and pay for a Group A or B rental car to enable you to reach your destination, subject to you owning a valid credit card and qualifying for a rental vehicle in terms of the car rental company's general terms and conditions. The costs incurred will be confined to 24 hour car rental charges; delivery and collection of the hire vehicle and the car must be surrendered on arrival at your destination.

Where an accident has occurred and car rental is required, please contact your Cross Country Insurance broker during office hours to make the necessary arrangements.

Transmission of Urgent Messages:

We will relay messages of delay or changed arrangements to a nominated family member or business colleague at your request.

Vehicle Storage:

If required due to overnight delay as a result of your vehicle and/or trailer's breakdown, we will arrange and pay for the safe storage of the vehicle and/or trailer and/or vessel.

3.5 ACCIDENT MANAGER

Accident Manager is available 24 hours a day to motor vehicle drivers who could be involved in an accident within South Africa. All necessary arrangements such as towing of vehicles, despatching of ambulances, notifying police, assisting with repairs and insurance claims will be managed on behalf of the driver.

Accident Manager is available to all vehicles as defined in the Cross Country Policy Wording involved in an accident within South Africa.

Accident Recovery can be arranged by contacting the 24 hour Communication Centre on a dedicated toll free number. In exceptional circumstances where this is not possible, assistance is arranged directly with a tow-in contractor.

Accident Manager will advise the driver to notify the SA Police of the accident within 24 hours and to obtain a police reference number for insurance purposes. Furthermore, Accident Manager will advise you on necessary procedures to follow, eg. Record the collision; eye-witness details; third party contact and insurance details. If need be, Accident Manager will immediately arrange for a reputable contracted tow truck operator to remove the vehicle and/or trailer and/or vessel.

Accident Manager will provide assistance by calling the Police or Traffic Authority should there be any injuries and immediately, if need be, despatch an ambulance.

Accident Manager will inform your family or employer of the accident and relay messages on request.

Accident Manager will assist as best as possible to resolve disputes with appointed contractors where loss or additional damage may have occurred while the vehicle was in the care or control of such contractors.

3.6 WEATHER LINE

A 24-hour assistance service to access weather information at your planned destination.

3.7 DIRECTIONS SERVICE

One telephone call to an operator requesting directions, or the shortest route, in any major metropolitan area and the required assistance will be provided. The mapping system utilised is fully integrated with the facilities for dispatching, records management and state-of-the-art communications capabilities.

2. TERRITORY

Medical Assistance	South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe, Mozambique (south of the 22 parallel line)
Medical Emergency Evacuation	
Guaranteed Hospital Admission	
Roadside Assistance	South Africa Only
Accident Manager	
Weather Line	
Directions Service	

3. BENEFIT TABLE

DESCRIPTION		BENEFIT / LIMIT
Medical Assistance		Telephonic Assistance only
Medical Emergency Evacuation		Netcare 911 Evacuation (RSA and neighbouring countries) – no financial limit
Guaranteed Hospital Admission		Up to R5 000 per beneficiary per annum
Roadside Assistance		
	Flat Tyre*	Call-out + 1 hour labour
	Flat Battery	Call-out + 1 hour labour
	Run out of fuel	Call-out (fuel for Member's account)
	Keys Locked In Vehicle	Access
	Breakdown	
	Mechanical / Electrical Breakdown Towing*	To the nearest approved dealer or competent repairer. Maximum limit : R5 000 per vehicle per annum
	Breakdown outside a radius of 100km from Home: Courtesy Transport, or Hotel Accommodation, or Car Rental, or Taxi Safe Storage*	
Accident Manager *		To the nearest approved dealer or competent repairer – Benefit is insured by Cross Country
Weather Line		Telephonic Assistance only
Directions Service		Telephonic Assistance only

*Vehicle and/or towed trailer and/or vessel