

**VALUE ADDED PRODUCTS AND SERVICES FOR
CROSS COUNTRY DIRTSURE POLICY**
**THE FOLLOWING BENEFITS ARE APPLICABLE WITHIN THE REPUBLIC OF SOUTH AFRICA, LESOTHO,
SWAZILAND, NAMIBIA, BOTSWANA, ZIMBABWE & MOZAMBIQUE**



Administered by Cims South Africa (Pty) Ltd in conjunction with preferred specialist service providers in terms of contract number 02/2000/034. Hollard Insurance Company Limited (herein referred to as the Company) are in no way linked to this facility and are in no way responsible for participating in the delivery of services or payment of any benefits under the Value Added Products and Services Benefits as detailed below!

PRODUCTS & SERVICES DESCRIPTION

1. TERMS & CONDITIONS

- 1.1 The benefits provided 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, or the +27 11 952-6215 landline 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 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 has 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 defined guidelines.

- 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
- Generic medication advice
- 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

- 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
- Medical Referral - national database of medical doctors, medical facilities, pharmacies 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

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 TRAUMA ASSISTANCE HELPLINE

As a result of the violent society we live in, Trauma Assistance Helpline offers a professional counselling service to members who find themselves victims of hi-jacking, child abuse, murder, robbery, rape, domestic violence, and general related trauma.

Trauma Assistance Helpline provides the member with an opportunity to telephone a qualified counsellor who has been trained to help people cope with such matters:

- Telephonic counselling for the individual who has experienced any trauma
- Telephonic counselling for the family member who's loved one has been traumatised and who needs to know how to cope with the adjustment in behaviour and emotions
- Should the Counsellor feel that telephonic advice and support is insufficient and the patient may require a more tangible service, the Counsellor will recommend and refer the patient to an appropriate Counsellor for face-to-face consultation
- The "Face-to-face" service, not exceeding R5,000 per annum, per beneficiary will be provided. Please note that the face-to-face service provided, in addition to the telephonic advice and support, will always be at the Trauma

Counsellor's discretion and only available when referred by our Trauma Counsellors.

3.5 LEGAL ASSISTANCE HELPLINE

The Legal Assistance Helpline will be offered to members by accessing a dedicated 24-hour, 365 days a year Toll-Free line. The aforementioned will be manned by qualified and registered attorneys, equipped to provide the following assistance:

- Personal legal advice as to how one should handle legal proceedings
- National network of attorneys providing advice on home, vehicle and personal issues
- Quality telephonic information with regard to legal rights and how to enforce it
- Bail assistance
- **A consultation can be arranged with an attorney should the matter not be resolved by the Legal Advisor for which the first R10 000 will be paid per year with a R100 excess**
- Furnishing of standard wills
- Assistance and documentation with "self help services" e.g. small claims court, unopposed divorces, registration of closed corporations, etc.
- Referrals to appropriate and approved legal practitioners
- Providing the interpretation of legal options
- Legal Advisory Panel of specialists, consisting of advocates, attorneys, legal academics and various consultants
- Includes proforma documents

AREAS OF THE LAW ON WHICH ADVICE WILL BE GIVEN

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| • MATRIMONIAL | Engagements, marriage, divorce |
| • EMPLOYMENT | Retrenchments, dismissals |
| • PROPERTY | Buying and selling a house |
| • ESTATES | Wills, insolvencies |
| • CONSUMER | Guarantees, disclaimers |
| • FINANCIAL | Credit agreements, banking |
| • BUSINESS | etting up your own venture |
| • INSURANCE | Planning, claims, disputes |
| • CRIMINAL | Search warrants, arrests, bail |
| • CONSTITUTIONAL LAW | All matters relating to the constitution (Act 200 of 1993) |
| • MEDICAL OR PERSONAL INJURIES | |