

DEFINED EVENTS

- **Any medical emergency involving bodily injury or life threatening illness and / or disease** contracted by one of the guests, visitors, **employees** or passengers of the Insured.
- **Any incident** involving your guests, visitors, **employees** or passengers including but not limited to
 - hijack, kidnap or extortion, motor accident, act by animal or wild animal(s), robbery, assault, slip and fall, medical trauma, suicide, HIV exposure.
- Guests, visitors, **employees** and passengers experiencing any **natural disaster**.

DEFINITIONS

Beneficiaries: means the Insured's guests or visitors whilst receiving service from the policyholder.

Personal health adviser: means an advisory service provided to the Insured, guests, visitors or employees (*beneficiaries*), through inbound and outbound telephonic calls to and from the contact centre.

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 a visible means.

SPECIFIC CONDITION

The assistance service is accessible and available 24 (*twenty four*) hours a day 7 (*seven*) days a week

SPECIFIC EXCEPTIONS

Any costs incurred through arrangements made by the Insured without prior authorisation by Etana's selected service provider(s) shall not be reimbursed.

All costs and expenses will be refundable unless otherwise stated or agreed by Etana in writing and shall be recovered if any other insurance policy and / or medical benefit(s) is / are applicable.

TERRITOTIAL LIMITATIONS CLAUSE

Assistance is only available in South Africa, Lesotho, Swaziland, Mozambique, Botswana and Namibia or as agreed in writing by Etana insurance.

Roadside assistance is limited to South Africa only.

SECTION: ASSISTANCE SERVICE – SUMMARY

- Telephonic medical advice and assistance
- Referrals of medical providers
- Hospital admission
- Guarantees

Medical monitoring during and after hospitalisation

- Medical translation service
- Emergency medicine and emergency blood
- Pre-existing medical reports
- Evacuation
- Repatriation
- Burial, cremation or return of mortal remains
- Return of unaccompanied minors
- Transmission of urgent messages
- Embassy referral
- Lost travel documents

- Emergency travel and accommodation arrangements
- Legal assistance

- 30 minutes free legal consultation
- Caretaker service
- Search and rescue services

SECTION: ASSISTANCE SERVICES – DEFINED

The Etana select service provider will provide the following services to the Insured and / or his guests, visitors, or employees that are in need of such services:

TELEPHONIC MEDICAL ADVICE AND ASSISTANCE

The service provider(s) as stated in the schedule, shall provide the Insured and / or his guests, visitors or employees on a **24 hour basis**, with the necessary telephonic medical assistance when required and

- shall ensure that the call centre and / or the case managers is / are able to assist the insured in English.

REFERRALS OF MEDICAL PROVIDERS

The service provider(s) shall, where possible, provide the Insured and / or his guests, visitors or employees with contact details and directions of medical service providers, including hospitals, dentists and general practitioners

- and shall exercise due care and diligence when selecting the various medical service providers.

HOSPITAL ADMISSION

If the medical condition of any insured and / or his guests, visitors or employees warrant(s) hospital admission, the service provider shall assist to obtain hospital admission.

GUARANTEES

The Etana select service provider shall, where necessary, use reasonable endeavours to provide satisfactory financial guarantees to all individual's for all reasonable charges to be incurred in the course of an assistance case so as not to delay the medically necessary transfer and treatment of the insured, guest, visitor or employee

- Etana and / or their service providers do not warrant that its guarantees will be accepted by the service provider
- limit as per policy wording – R50 000 (*fifty thousand rand*) per person subject to the terms and conditions of the Etana Tourism policy (*general provisions*).

MEDICAL MONITORING DURING AND AFTER HOSPITALISATION

The Etana select service provider shall monitor each individual's medical condition during and after hospitalisation and

- shall endeavour to keep Etana and the Insured and the individual's family updated on the individual's medical condition.

MEDICAL TRANSLATION SERVICE

Where required and where possible, the Etana select service provider shall provide the individual with a medical translation service.

EMERGENCY MEDICINE AND EMERGENCY BLOOD

If the Insured, guest, visitor or employee is urgently in need of blood and / or medication which is necessary for the individual's care and is not available at the individual's location, then the Etana select service provider shall obtain and dispatch such blood and / or medicines (*or an acceptable generic or alternative medication*) to the location of the individual(s).

Note: it is very important that the guest or visitor complete a medical questionnaire, including for all the members of their family, to inform management and / or tour operators of any chronic medication and / or condition when booking in at the front office and / or reception desk or booking for a trip.

This is a support service only and the cost thereof shall be for the responsibility of the individual(s).

PRE-EXISTING MEDICAL REPORTS

The Etana select service provider shall obtain a medical report from the individual's general practitioner(s) or the treating doctor to indicate whether the individual suffers from a pre-existing illness before allowing extended hospitalisation to continue.

Note: It is very important that the guest or visitor completes a medical questionnaire, including for all the members of their family, to inform management and / or tour operators of any pre-existing medical condition when booking in at the front office and / or reception desk or booking for a trip.

EVACUATION

Where medical facilities are not available and the Etana select service provider deems it medically necessary, the service provider shall procure that the individual(s) shall be evacuated by rail, air or land, whichever is warranted

- under constant medical supervision to the nearest appropriate medical facility capable of providing the required care (*in all air evacuations, the patient will be flown to Milpark Hospital, Johannesburg, Gauteng, South Africa from anywhere in Africa*)
- limit as per policy wording – R50 000 (*fifty thousand rand*) per person subject to the terms and conditions of the Etana Tourism policy (general provisions) and / or R100 000 (*one hundred thousand rand*) (*management costs – incident / accident costs*).

REPATRIATION

Following an individual's hospitalisation all necessary arrangements will be made by the Etana select service provider(s) to return the individual(s) to his / their country of residence and

- where necessary this will be done under the most appropriate medical supervision and
- subject to whatever facilities are available at the time of repatriation.

BURIAL, CREMATION OR RETURN OF MORTAL REMAINS

In the event of death of an individual, the Etana select service provider shall arrange for the return of the individual's mortal remains to his or her home and country or

- if requested by the individual's family, arrange for the burial of the individual in his or her country of death or for the interment or cremation but subject to equal cost of repatriation.
- subject to whatever facilities are available at the time of return.

RETURN OF UNACCOMPANIED MINORS

The Etana select service provider shall make arrangements, either by changing the existing airfares or by arranging one way airfares, for the return of the individual's unaccompanied minor(s)

- whilst the individual(s) is / are either hospitalised abroad
- has / have accidentally died or is / are being medically evacuated
- subject to whatever services are available at the time.

TRANSMISSION OF URGENT MESSAGES

The Etana select service provider shall endeavour to transmit urgent messages on behalf of the individual(s) to his or her family in their country of residence.

EMBASSY REFERRAL

The Etana select service provider shall endeavour to provide the individual(s) with relevant details of diplomatic offices wherever possible.

LOST TRAVEL DOCUMENTS

Etana select service provider will advise the Insured and / or guest, visitor or employee wherever possible on how to recover or replace lost or stolen credit cards,

- travel and other documents necessary to continue the journey and / or holiday.

EMERGENCY TRAVEL AND ACCOMMODATION ARRANGEMENTS

The Etana select service provider shall endeavour to provide all reasonable, possible and practical assistance in arranging for emergency travel arrangements and alternative accommodation for the individual(s) or his or her family and

- onward or return transportation if necessary
- subject to whatever facilities are available at the time

LEGAL ASSISTANCE

The Etana select service provider shall endeavour to locate a source of legal counsel

- and if necessary, **the advance for payment of bail** for an insured individual(s) but will refrain from giving any legal advice to the individual(s) and subject to foreign exchange requirements and all funds will be refundable including any costs incurred
- assist insured individuals and their immediate family by on-going access to a 24 (*twenty*) hour legal advisory service on any aspect of the law such as criminal law, family law, constitutional law, child law, labour law, motor law, instituting claims against the Road Accident Fund etc.

30 MINUTES FREE LEGAL CONSULTATION

- This service involves a 30 (*thirty*) minute consultation should any matter require legal action.
- The insured individual will then be referred to a lawyer who forms part of a national network for a direct free 30 minute consultation.

CARETAKER SERVICE

The Etana select service providers shall, if the relevant policy allows therefore, arrange a 24 (*twenty four*) hour call out to effect emergency repairs on behalf of an insured individual in the event of the following occurring at the insured individual's house whilst abroad

- storm damage
- burst geysers
- electrical problems
- burglary and / or any attempt thereof
- broken windows
- fire

This is an access only service and the cost thereof shall be the responsibility of the insured individual.

SEARCH AND RESCUE SERVICES

The Etana select service provider will activate search and rescue services. This is however subject to the availability of service providers.

The services offered under this agreement shall be rendered on a **worldwide basis**

subject to the proviso

- that where the provision of such services is impossible or reasonably impractical, Etana select service

provider(s) shall endeavour to provide whatever assistance may be practical and reasonable under the circumstances

SECTION: INTERVENTION SERVICES - SUMMARY

- Roadside assistance (*South Africa only*)
- Towing services
- Courtesy transport (*South Africa only*)
- Emergency hotel accommodation
- Vehicle recovery (*repairs*)
- Referral to crisis line
- Emergency medical response to the scene of a medical emergency (*South Africa only*)
- Inter-hospital transfer
- Compassionate visits
- 24 hour HIV protection service
- Trauma and assault 24 hour emergency assistance helpline

ROADSIDE ASSISTANCE (South Africa only)

The insured individual has access to the following services in the event of a roadside emergency [limited to R750 (seven hundred and fifty rand) per any incident].

- flat battery (jump start but replacement of battery cost is for the insured individual's account)
- flat tyre (help with change of tyre only)
- keys locked in vehicle (unlocking only)
- fuel assistance (limited to 10 (ten) litres per incident)
- minor roadside running repairs (electrical, coil, immobiliser etc.)
- transmission of urgent messages

TOWING SERVICES

Towing service to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of:

- mechanical and electrical breakdown
- R3 500 (three thousand five hundred rand) for private vehicles and / or light commercial vehicles as defined and as stated in the policy and
- R5 000 (five thousand rand) for commercial vehicles, 4x4 or 4x2 vehicles, game viewing vehicle as defined and as stated in the policy (motor section)
- accident damage
 - limited to the cost necessarily incurred
- recovery, repatriation and cross-border towing
 - limit to R20 000 per vehicle subject to policy conditions (motor section)
- loss of keys
 - Limit to R7 000 (seven thousand rand) in respect of any one event but subject to policy conditions (motor section).

COURTESY TRANSPORT (South Africa only)

Where the vehicle needs to be towed to a repairer, the Etana select service provider will arrange for the occupants of the insured vehicle to be transported to a nominated destination where the breakdown or accident has occurred within a 100 (hundred) km radius of the normal place of business and / or residence of the Insured

EMERGENCY HOTEL ACCOMMODATION

Where the breakdown and / or accident has occurred outside a radius of 100 (hundred) km from your normal place of residence, resulting in an overnight delay, the Etana select service provider will arrange hotel accommodation for the occupants of the vehicle

VEHICLE RECOVERY

(repairs)

In the event of an insured individual's vehicle being left for repairs, the Company will pay a reasonable amount for the collection of the vehicle or a flight ticket to collect the vehicle after repairs (motor section). Edition 4 – July 2011

REFERRAL TO CRISIS LINE

- bereavement counselling
- HIV counselling
- suicide counselling

EMERGENCY MEDICAL RESPONSE TO THE SCENE OF A MEDICAL EMERGENCY (South Africa only)

An appropriate response will be undertaken utilising a response vehicle immediately to the scene of a medical emergency where appropriate and available

- lifesaving support will be provided to the Insured and individual(s) and where relevant, the Insured and / or individual(s) will be stabilised before transfer is provided to the closest appropriate medical facility.

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*)

- the Etana select service provider will arrange for transportation to the closest facility where treatment can be continued after being stabilised.

COMPASSIONATE VISITS

Should the Insured, guest, visitor and / or employee be hospitalised outside their hometown for a period exceeding five consecutive days, Etana select service provider will arrange for the transportation of a close relative and / or life partner to visit the individual(s).

24 HOUR HIV PROTECTION SERVICE

The HIV protection treatment service ensures confidential testing and treatment within the 72 (*seventy two*) hour window period.

It includes:

- 24 hour access to trauma counsellors providing telephonic trauma counselling as well as counselling for post-traumatic stress disorder.
- Three psychiatric consultations with a specialist, which can be either a general practitioner, trauma-trained registered nurse or trauma counsellor.
- Three HIV blood tests, one immediately after the incident and the second and third at six weeks and three months respectively.
- Access to STD preventive medication.
- Access to anti-retroviral or prophylactic therapy.
- Access to the “morning-after pill”.

TRAUMA AND ASSAULT 24 HOUR EMERGENCY ASSISTANCE HELPLINE

This is a 24 hour emergency assistance helpline that:

- arranges the nearest local emergency assistance service as well as provide emergency transportation to the nearest, most appropriate medical facility
- offers referrals for psychiatric consultations
- R5 000 per insured person with a maximum of R50 000 per event in respect (*general provision*).

SECTION: INCIDENT AND / OR ACCIDENT SUPPORT SERVICES – CLAIMS

- Etana select service provider(s) will appoint an independent individual(s) to assist the Insured following an event covered in terms of the policy to handle all aspects of the incident

provided that

- the cost shall be limited to R100 000 (*one hundred thousand rand*) in respect of any one event and as stated in the policy wording (*general provisions*)
- property protection costs and expenses shall be limited to R25 000 (*twenty five thousand rand*) and will include all measures as stated in the policy (*general provisions*).