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Emergency Medical Service

Our Emergency Medical Assist service is available 24/7/365 and is manned by medical professionals. In the event of a medical emergency, trained paramedics will assess each situation and dispatch the most appropriate medical response transportation via air or by road.

1. Definitions and Interpretation

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.

2. Emergency Medical Evacuation

2.1 Emergency pre-arrival instructions:

The service provider will provide a member (or caller on his behalf) with pre-arrival instructions 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. Pre-arrival instructions will be regarded as such and not as an accurate or definite treatment of any condition any person might suffer.

2.2 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 member. Where



necessary, the member will be stabilised before transportation is provided to the closest appropriate medical facility.

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

In all life threatening medical emergencies, a member will be transported by road or air to the most appropriate and closest hospital that can effectively manage that particular condition.

If the condition is not life threatening, but necessitates the use of an ambulance, the member will be transported to the most appropriate and closest hospital that can effectively manage that particular condition.

2.4 Transfer of a member to a most appropriate medical care centre (if part of the initial medical response i.e. "same day transfer").

If a member needs specialist diagnostic or clinical 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 i.e. "one way medical upgrade".

3. Non-Emergency services

3.1 Repatriation of member

Any member who is hospitalised outside a 200km radius from his 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 home town hospital or residence within the area.

3.2 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 both are in the area.

4. The service provider discretion in respect means 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.



5. General terms

In order to validate members and provide the services The service provider will need to collect and process members' personal information. The service provider undertakes to only collect and process members' personal information to the extent that is necessary to provide the services and will take appropriate steps to protect such information from unauthorised access.

The service provider undertakes to comply with the provisions of the Consumer Protection Act, Protection of Personal Information Act and Electronic Communications and Transactions Act in all respects as well as all Legislation which may be applicable to the parties and the Services they offer.

Emergency Roadside Assistance

Emergency Roadside Assist offers peace of mind through a 24-hour contact centre that will dispatch the appropriate services in the event of a roadside emergency, anywhere in South Africa. Benefits include a towing service and assistance with a flat battery, flat tyre or when you run out of fuel.

Service Description

In the event of a roadside emergency, The service provider can be contacted 24 hours a day, 7 days a week to arrange for assistance.

Service Benefits

- Incident limits as per client specifications.
- Trained case managers.

Services are fully customisable in terms of:

Geographical area covered anywhere within the borders of South Africa.

Use of The service provider's entire independent accredited panel of service providers or a panel customised to client requirements.

Members have access to the following benefits:



- *Running out of fuel*
 - 10 litres of fuel is supplied in the event of the vehicle running out of fuel – maximum 2 incidents per annum; Fuel assistance at non-roadside locations will be assisted but, on a member, to pay basis.
- *Mechanical and electrical breakdown*
 - A towing service is provided to tow the vehicle to the nearest place of repair (dealer) or safekeeping within a 40 km radius
- An additional tow will be provided in the event of the most appropriate place of repair (dealer) not being open at the time of the incident.
- *Tyre change service*
 - A service provider is dispatched to change a flat tyre.
 - If the vehicle is not fitted with a spare tyre or the necessary tyre changing equipment, the vehicle can be towed on a Member to Pay basis.
 - Any costs for the repair of the tyre, parts, wheel balancing or similar charges are excluded.
- *Keys locked in the vehicle*
 - A service provider is dispatched to unlock the vehicle. The cost of the call-out and one hour's labour is covered.
 - The service excludes parts, components, key cutting costs or similar charges.
 - If a key has broken in the ignition or vehicle door, an appropriate service provider will be dispatched.
 - Should the problem not be resolved, the cost of additional services, such as a tow-in can be facilitated on a Member to Pay basis.
 - If locksmiths are unable to unlock newer model vehicles; the vehicle can be towed to the nearest appropriate place of repair (dealer) or safekeeping or to the member's requested location on a Member to Pay basis, on condition that the account with the service provider is settled at the time of service.
 - Should the key be lost (not locked in the vehicle), assistance is provided on a Member to Pay basis.
- *Jump-start Service*
 - A service provider is dispatched to jump-start the vehicle.
 - A service provider is dispatched to jump-start the vehicle.



- The service is limited to reasonable services to mobilise the vehicle but excludes the cost of parts, components and similar provisions.
 - If the problem cannot be resolved the vehicle will be towed to the nearest place of safekeeping (dealer).
 - An additional tow will be provided in the event of the most appropriate place of repair (dealer) not being open at the time of the incident.
 - New vehicle models that are still under warranty should not be jump-started; a tow truck will be dispatched to tow the stranded vehicle to the most appropriate place of repair (dealer) or safekeeping.
 - *Additional Assistance for incidents over 100km from member's home*
 - Should the roadside incident occur more than 100 kilometres from the member's home, the member has access to one of the following benefits, to a maximum of R500.00.
 - Accommodation for one night;
 - Arrangement of a taxi service;
 - Rental of a class B vehicle (valid credit card to be produced).
 - Cost of repatriation (towing or transportation) of the vehicle following repair, covered up to a maximum of R500.00.
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Funeral Concierge

Funeral Concierge provides members with exclusive access to a dedicated funeral consultant who will be available to provide personal service and attention during the process of planning a funeral. The funeral desk consultant will leverage off their industry knowledge and experience as well as a trusted network of partners to guide the member through the process from start to finish.

The loss of a loved one is devastating, and one can never be truly prepared for their state of being when this happens. With the passing of a loved one comes an overwhelming and potentially costly list of things that need to be done.

The service provider puts our clients' employees and members' minds at ease by providing the support they need during their time of difficulty, assisting in making the bereavement period as peaceful as possible.



Providing the highest level of professional and thoughtful care while removing the stressful burdens that occur during such a time and allowing members to focus on spending precious time with family and friends while they honour their loved one.

Services include:

- Travel assistance and planning
- Facilitation and distribution of discounts from relevant service providers including information and listings of counselling services
- Ability for client to fund shopping vouchers distributed at claim stage and redeemable at leading retailers nationwide as well as offer members other funded benefits such as airtime, transport vouchers etc.

Features:

- Commitment to quality ensuring service levels are in place with all clients to maintain mutually agreed upon standards
- Advanced telephony including client/scheme on-screen identification, call routing and transfers as well as urgent call handling
- World class implementation processes which include everything from IVR scripting to on hold messaging and more
- Comprehensive reporting capabilities that not only provide general statistics but also are able to track customer preferences and satisfaction
- Continuous investment in staff training
- Complete flexibility and scalability so that as our clients grow there is additional functionality and further consultants available

Benefits include:

- Sourcing of information
- Generation of quotations including a comparative service to ensure members receive the best possible options
- Referral service making use of an extensive relationship network comprising of thousands of preferential providers
- Multi-channel distribution of information including phone, e-mail, fax and SMS
- Direct personalised engagement with members



Members can contact our call centre and have vouchers for the above partners sent directly to them via email, SMS or fax (depending on the customer's and the partners needs and requirements) using The service provider's proprietary voucher issuing and distribution system.

Terms and conditions

- Funeral Discounted Partners are accessible via the designated contact centre
- Concierge benefit is purely an informative service where members will be provided with the requested information from the most appropriate source
- Concierge requests including pricing information will be provided in the form of 3 options from different service providers / retailers in the form of comparative quotations
- Where possible, the concierge benefit will include a discount voucher to members for any requests that may be fulfilled by discount partners within the service provider partner network redeemable against the product / service requested by the member
- Funeral Discounted Partners requests will be answered within 2 – 24 hours
- Contact centre to access Funeral Discounted Partners and is available 07h00 – 19h00 (Monday – Friday) and 08h00 – 12h00 (Saturday)
- Contact centre is closed on Sundays and Public Holidays
- Should members call outside of the operating hours, an after-hours message will be played, providing the call-centre hours, within which the member will be assisted
- The service provider is not liable for service rendered to members by any third party, sourced provider or discount partner
- Service provider terms and conditions apply

Funeral Assist

During the time of grief, The service provider is there to take care of everything for you.

Service Description:

The service provider has specially trained case managers who are able to manage all aspects of death, from bereavement counselling for the family, to assistance with funeral arrangements.

Service Benefits:

The Funeral Assist benefit comprises the following:

- Identifying the exact location of the deceased.



- Arranging and facilitating overnight accommodation for the next-of-kin when having to identify the body outside the normal area of residence.
- Advising and referring the bereaved family to a reputable undertaker, as well as assisting with the funeral arrangements; this service takes cognisance of member's customs and beliefs and the case manager will exercise special care and adhere to those customs and beliefs.
- Advice on how to apply for a death certificate, and where applicable, advice on how to obtain the necessary documentation if the deceased is to be buried outside South Africa.
- Assistance with interpretation of any legal documentation such as a funeral policy and the procedure to be followed.
- Where an unnatural death has occurred or in any circumstance where a post mortem is required, the The service provider case managers will assist with referral to a pathologist.
- Referral to counselling services for support and advice for the bereaved family.

Terms and conditions

- Access to the service is available to validated members only
- Case manager will assist members with all necessary details. Payment of costs may be facilitated by the service provider recovered from the client.

Panic Button

The Panic Button is a monitored personal safety service that turns smartphones into personal alarm devices with real time GPS tracking, video / audio and alarm features placing safety in the members hand. In the instance of a security or medical emergency, trained consultants will dispatch the relevant emergency services to the client's location.

In emergency situations, the Panic Button crisis line staff 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 member in need.

The crisis line is an emergency line for members in cases of:

- Attack



- Hijack
- House breaking
- Theft
- Fire
- Medical emergencies
- Trauma counselling
- Monitoring callers' movements when requested

The Panic Button crisis line staff endeavours to contact neighbours and/or the closest security service, 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 Panic Button crisis line case manager will attempt to make contact with the member on an on-going basis in order to obtain an update until the situation has stabilised. Information regarding the incident and call, such as medical and/or situational information, is also passed on to the applicable party who is assisting with the crisis.