



GUARDIAN ASSIST

ACCIDENTAL MEDICAL BENEFIT

Guardian Assist Membership

Description of Services and Benefits

With rising medical services costs and the economy performing poorly over the past couple of years, most people are unable to save monthly for a rainy day or join a medical aid to assist during a medical emergency.

Bearing these challenges in mind, we would like to introduce you to our new product, Guardian Assist. This is not a medical aid; however, this is a medical policy that will be there in your time of need.

The Guardian Assist Emergency Medical Treatment Insurance is underwritten by Hollard Insurance Company Limited, an authorised Financial Service Provider.

The Guardian Assist Policy provides you with complete peace-of-mind in the event of you suffering any accidental medical injury.

You will have access to the following in the event of an accidental medical injury:

1. Emergency Ambulance Response & Transportation.

- A 24-Hour Medical Call Centre can be contacted on 0861 Guard Assist (0861482732) or 010 600 0299 to arrange Emergency Medical Resources Throughout South Africa. All calls have to be made directly to the Guardian Assist Call Centre.
- The Medical Resources will stabilise you and transport you to the closest, most appropriate Hospital Facility to assist with your injuries.

2. In-Hospital, Medical Coverage as a result of an Accident up to the maximum amount chosen, per annum.

- After being transported via an Emergency Ambulance Service Provider through the Guardian Assist policy, should it be required that you are admitted into Hospital for further treatment, you will be covered as follows:
 - **If you do not have a Medical Aid or Medical Insurance Cover**, we will cover your Medical Bills for in-hospital treatment up to the chosen option's maximum amount, per annum. This will include Hospital costs, Radiology costs, Pathology costs and Medical Practitioner costs.
 - **If you do have a Medical Aid or Medical Insurance Cover**, we will cover any shortfall or co-payment you may be charged for any accidental injury in-hospital treatment up to the chosen option's maximum amount, per annum. *(Your initial call must be logged via the Guardian Assist 24-Hour Call Centre)*
 - In-hospital Medical Bills will be paid directly to the Medical Service Providers, upon receipt of same.

☎ 010 600 0299

🌐 www.guardianassist.co.za

✉ info@guardianassist.co.za

PO Box 5123, Meyersdal, 1447

Building 3, Woodhill Office Park, Philip Engelbrecht ave, Meyersdal, 1448

2008 022 91407



GUARDIAN ASSIST

ACCIDENTAL MEDICAL BENEFIT

3. 24-Hour Telephonic Trauma Counselling

You have access to telephonic trauma counselling following a traumatic event (Robbery; Mugging; Rape; etc.). To access the telephonic counselling option, you can contact the 24-Hour Medical Contact Centre on 0861 Guard Assist (0861482732) or 010 600 0299.

4. 24-Hour Telephonic Medical Advice

Need some Medical Advice? The 24-Hour Medical Advice Hotline provides you with access to medically trained and qualified staff who can assist you. Advice is only a phone call away – contact 0861 Guard Assist (0861482732) or 010 600 0299.

5. 24-Hour Poison Hotline

The Poison Hotline offers telephonic assistance for adults or children who may have encountered any harmful or poisonous substances or venomous insects or reptiles.

6. Funeral Cover

Included in your cover is a Funeral Cover of up to R 20 000.00 for added peace of mind. All claims need to log and registered via the 24-Hour Call Centre on 0861 Guard Assist (0861482732) or 010 600 0299.

TERMS AND CONDITIONS OF THE GUARDIAN ASSIST MEMBERSHIP:

DEFINITIONS OF TERMS USED

Company means Guardian Assist

Dependent means the Spouse and Children of the Main Member; or alternatively the Parents of the Main Member. Children means the unmarried children or legally adopted children of the Member who are under 18 (eighteen) years of age, or under 24 (twenty-four) years of age if a full-time student and having no form of employment and normally residing with the main member. Parents must be under the age of 80 (eighty) when Membership has been activated. In situations in which the court has appointed the Member as legal Guardian to a person who is not related, these individuals can be classified as dependents. Documentation must be sent to Guardian Assist to motivate those instances.

It is important to note that even if a Member has stipulated a dependent on the system, and the information has been updated, if the dependents do not fall under the terms and rules of this membership – Guardian Assist will not be obliged to fulfil the costs of the services conducted and received by that dependent.

Emergency Transportation or Evacuation means the transfer of a Member to the nearest suitable medical facility in the event of an emergency to obtain necessary Emergency Medical Treatment.

Hospital means a Hospital (other than an institution for the aged, critically ill or convalescent rest or nursing home and/or drug or alcohol rehabilitation facilities) operated pursuant to the law for the care and treatment of injured or sick persons with organised facilities for diagnosis and surgery and having 24-Hour nursing service and medical supervision.

Medical Practitioner means a person registered with a current, legal license to practice medicine, but excludes a Member or a Member's immediate family.



GUARDIAN ASSIST

ACCIDENTAL MEDICAL BENEFIT

Member means the individual entitled to the benefits of Guardian Assist. Between the ages of 0 (zero) and 80 (eighty). This would include a Member's dependents which could receive cover up to the age of 24 (twenty-four) years.

Membership means the benefits that the Members is entitled to, through paying monthly membership fees to the Company

Period of membership means the period of time during which the Member is entitled to benefits which ceases when the Member attains the age of 80 (eighty) years or the date upon which the Member ceases their membership with the Company, whichever occurs first.

Terms and Conditions means the rules and regulations as documented here and understood by the Members.

War means war, whether declared or not, or any warlike activities (including use of military force) by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other.

Membership Payment

1. The Member is liable for a membership fee and the membership fee is payable monthly in advance as of the effective date of the Membership.
2. The Company shall not be liable for any benefit arising under this Membership that occurs prior to receipt of the membership fee.
3. The Company shall not be obliged to accept membership fees tendered to it or to any intermediary after such date, but may do so upon such terms as it in its sole discretion may determine.
4. In the event of the company not accepting membership fees, the Membership will be suspended from the date from which the premium became due. The Emergency Call Centre will still attend to services needed in an Emergency, however it will be important for the Member to note that the fees payable for those services, will be the responsibility of the Member.
5. The Company reserves the right to ask for proof of payment at any time. Such proof must be to the Company's satisfaction.

Flight Assistance – Medical Air Evacuations

If a paramedic is able to access immediately that a patient/Member falls into any one of the flight criteria below, the patient will be airlifted to the nearest, most appropriate facility, if possible specializing in that trauma. The costs of the evacuation will be paid by Guardian Assist, subject to the terms and conditions of this Membership and deducted from the annual insured amount allocated to the specific membership.

Guardian Assist will use the following criteria to necessitate an Emergency Flight Evacuation:

- Severe penetrating trauma to the head, neck, chest, abdomen and pelvis;
- Blunt trauma to the chest, abdomen or pelvis with a high index of suspicion for major internal bleeding;
- Threatened limbs or proximal long bone amputations;
- Spinal injury with neurological deficit;
- Head injury with a GCS of no less than 6/15 and not more than 12/15;



GUARDIAN ASSIST

ACCIDENTAL MEDICAL BENEFIT

- Acute anaphylaxis with airway compromise, because of an accidental injury;
- Hypothermia – core temperature less than 35°C (because of an accidental injury);
- Hyperthermia – core temperature greater than 40°C (because of an accidental injury);
- Burns: Facial burns with inhalation injury;
- Children with greater than 20% BSA injury;
- Adults with greater than 30% BSA injury;
- Near drowning;
- Electrocutation;
- Long bone fractures, including neck of femur with prolonged time to hospital;
- Hip dislocations due to severe trauma;
- Severe mechanism of injury with time to appropriate facility exceeding 30 minutes
- Prolonged entrapment

When do, logistical guidelines form a part of the decision?

- Where access to the accident scene by road is limited or time delay to definitive care is deemed to be detrimental in light of the presenting medical condition/injury;
- Major incidents where resources are limited and additional resources are urgently required;

Exclusions – Medical Air Evacuations

The Company shall not be liable to pay the Flight Assistance Payment or any Member for any event caused by or arising directly or indirectly from:

1. War, invasion, act of foreign enemy, hostilities (whether War is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, labour disturbances, riot, strike or lock-out or;
2. Any criminal or illegal act committed by an Insured Person; or
3. Self-inflicted Illness or Injury, or attempted suicide; or
4. Acquired Immune Deficiency Syndrome (A.I.D.S.) or HIV infection, including all phases and consequences thereof; or;
5. The Insured Person's wilful or deliberate exposure to danger (except in an attempt to save a human life); or
6. Mental disorders including, but not limited to anxiety disorders; substance use disorders; somatoform disorders; dissociate disorders, psychosexual disorders, adjustment disorders, organic mental disorders, mental retardation and autism; or
7. The Insured Person being under the influence of alcohol, drugs or narcotics, unless such drugs or narcotics were administered or prescribed and taken in accordance with the direct of a Medical Practitioner, who is not the Insure Person nor a member of the Insured Person's family, or;
8. Active involvement in any Terrorist Act, bomb incident or threat thereof; or
9. The use, release or escape of nuclear materials that directly or indirectly results in ionizing, radiation or contamination by radioactivity from any nuclear weapons materials. For the purpose of this exclusion only combustion will include any self-sustaining process of nuclear fission; or;



GUARDIAN ASSIST

ACCIDENTAL MEDICAL BENEFIT

10. The dispersal or application of pathogenic or poisonous biological or chemical materials as a result of War or a Terrorist Act;

If the Company alleges that by reason of any of the above exclusions, the Flight Assistance Invoice is not covered by this Membership, therefore the burden of proving the contrary shall rest on the Member.

General Conditions

- 1. Law and Jurisdiction:** This Membership is the Terms and Conditions between the Member and the Company and will be governed by the laws of South Africa and its courts shall have exclusive jurisdiction to the exclusion of the courts of any other country.
- 2. Assignment:** This Membership cannot be ceded, assigned or in any way transferred to a third party. Benefits shall be payable only to the Member, or its legal representative.
- 3. Misrepresentation:** This Membership shall be voidable (in the absolute discretion of the Company only) in the event of misrepresentation, misdescription or non-disclosure by or on behalf of the Member of any information material to this Membership. This includes the dependents and the information given relating to them.
- 4. Cancellation of Membership:** The Company or the member may cancel this Membership by giving one calendar months' notice in writing to the other party.
- 5. Tax Liability:** The onus shall always be upon the member to ascertain, correctly admit and pay any tax liability in respect of any benefit paid.
- 6. Rights of Third Parties:** No person other than the member of the Company may enforce any terms of this membership.
- 7. Other Interest:** No person other than the Member can receive any benefits in terms of this Membership.
- 8. Failure to comply** with the terms and conditions (any obligation to act in a certain way specified in this Agreement) may prejudice the Member's position to recover under any benefits covered under this Membership.
- 9. Notice:** Any notice served by the Company shall be sent to the Member's address as stated in the Membership profile which can be updated by the Member through the website: www.guardianassist.co.za.
- 10. The Terms and Conditions documents** should be read carefully to ensure that it has been prepared in accordance with requirements. If there are any queries, these should be directed to the intermediary who arranged this cover or directly to the Company.

Arrangement of Emergency Medical Transportation and Admission

Guardian Assist will arrange for the provision of medical transportation from the location of the accidental injury to the nearest, most appropriate medical facility where you or your loved one will receive the required medical attention.

Guardian Assist will liaise with all the medical role players to ensure the patient receives the best care possible and will communicate all the financial aspects directly with all the service providers.

☎ 010 600 0299

🌐 www.guardianassist.co.za

✉ info@guardianassist.co.za

PO Box 5123, Meyersdal, 1447

Building 3, Woodhill Office Park, Philip Engelbrecht ave, Meyersdal, 1448

2008 022 91407



GUARDIAN ASSIST

ACCIDENTAL MEDICAL BENEFIT

Disputes and Complaints

The Company will make every effort to ensure that the Member receives a good standard of service. If the Member is not satisfied with the Company's service please contact The Intermediary who arranged this Membership or the Company on 0861 Guard Assist (0861482732) or 010 600 0299 or via email on membership@guardianassist.co.za.

The Company will do its best to resolve any difficulty directly with the Member, but if the Company is unable to do this to the Member's satisfaction, he or she may be entitled to refer any dispute to the Consumer Protection Commission.

Consumer Protection Commission Information

Complaints can be addressed to:

The National Consumer Commission

Tel: 086 026 6786

Fax: 086 151 5229

Email: NNNetshitomboni@thenc.co.za

Physical Address: The DTI Campus, Mulayo (Block E), 77 Meintjies Street, Sunnyside, Pretoria

Postal Address: Private Bag X84, Pretoria, 0001

Personal Information and Data Protection

1. The Member confirms that the Member has provided all personal data - of Members and dependents – needed for the purpose of administering this Membership with the consent of the dependents to whom the personal data refers. This includes all past medical information that would be important at the scene of a current Accidental Medical incident.
2. The Member acknowledges that the Company will process such personal data only for the purpose of administering the services according to the Membership and claims made under this Membership for as long as any claim may be asserted against the Company.

The Company will use information given, together with other information supplied during the course of the Membership, for the administration of this Membership; the handling of benefits and claims; and the provision of customer services.

The information may also be disclosed to and used by:

1. The Company's service providers and agents; and/or
2. The Member's agents, where appointed; and/or
3. Other insurers and regulatory bodies

The Member acknowledges that the Company will process such personal data only for the purpose of administering the membership and benefits provided under this agreement.

