

EMERGENCY MEDICAL SERVICES (INTERNATIONAL)

1. Preamble

The definitions in the policy are by reference, hereby incorporated in this agreement.

A beneficiary becomes entitled to the benefits set forth in this document from the effective date (*specifically* the policy's effective date) being the date of departure from the territory on an international journey or journey across the borders of South Africa.

The benefits provided for in this document shall be available if the beneficiary complies with all the conditions of the policy as may be stipulated from time to time.

2. Assistance Services

ACCESS HEALTH will:

- 2.1 Provide travel assistance;
- 2.2 Advise beneficiaries on policy contents and address beneficiaries' queries concerning the contents of policies such as claims and exclusions;
- 2.3 Admit and allow beneficiaries' claims that comply with the policy;
- 2.4 Process claims;
- 2.5 Arrange hospitalisation for beneficiaries in foreign countries and pay medical emergency, doctors, hospital and local transportation expenses as set forth in 4;
- 2.6 Convey urgent personal messages on behalf of beneficiaries;
- 2.7 Provide names and addresses of local doctors, hospitals and clinics;
- 2.8 Monitor a beneficiary's medical condition; and
- 2.9 Manage in close liaison with its international network, beneficiaries' further medical costs to be incurred as a result of continued hospitalization and ongoing doctor attendances,

Where it is an emergency, take steps to facilitate alternative transportation and accommodation for a beneficiary and arrange for the required payments;

Organise the repatriation of human remains and settle the required import and export documentation.

3. Cover and Services

3.1 Medical Expenses

The reasonable costs incurred in a medical emergency for illness or injury on an international journey up to the limit of liability as specified in clause 6. Included will be doctors' fees, hospital expenses, medical surgical treatment prescribed by a registered medical practitioner. A beneficiary will be responsible for the first R1000.00 incurred as an outpatient for each claim.

3.2 Related Expenses

3.2.1 Optical Expenses

Where optical treatment is required as a result of illness, emergency optical treatment provided by a registered medical practitioner or optician up to R2000,00. Where optical treatment is required as a result of injury, these expenses will form part of the limit of liability under medical expenses. A beneficiary will be responsible for the first R500,00 incurred as an outpatient.

3.2.2 Dental Expenses

Where dental treatment to sound natural teeth is required as a result of an illness, emergency dental treatment provided by a registered medical practitioner or dentist up to R2000.00. Where dental treatment is required as a result of injury, these expenses will form part of the limit of liability under medical expenses in 3.1. A beneficiary will be responsible for the first R500.00 incurred as an outpatient.

3.3 Medical Evacuation, Repatriation and Transport to a medical centre

3.3.1 Medical Evacuation

If a beneficiary suffers an illness or injury and medical facilities are not available locally, emergency evacuation under constant medical supervision will be arranged by whatever means necessary to the nearest facility capable of providing the required care up to the limit of liability as specified in clause 6.

3.3.2 Repatriation

The cost of the required service, including the accompanying medical staff, if a beneficiary suffers an illness or injury that necessitates a beneficiary's repatriation to that beneficiary's country of residence.

3.3.3 Transport to medical centre

Emergency air, land or water transportation required for evacuation, repatriation or transport to a medical centre if a beneficiary suffers an illness or injury.

3.3.4 Special Conditions

3.3.4.1 ACCESS HEALTH must be contacted for prior written authorization.

3.3.4.2 ACCESS HEALTH will decide upon the mode of repatriation, evacuation or transportation depending on the medical advice.

3.3.4.3 ACCESS HEALTH will be entitled to use a beneficiary's return ticket towards the repatriation costs.

3.3.5 Exclusions

No liability will be accepted for costs specifically excluded in the policy.

4. Repatriation of mortal remains

The reasonable costs of returning a beneficiary's mortal remains to that beneficiary's country of residence or the reasonable funeral costs if the body is buried or cremated at the place of death. This expense forms part of the limit of liability under medical expenses.

5. Coffin expenses

The costs of the coffin when the body is repatriated to the country of residence. This expense will form part of the limit of liability under medical expenses.

6. Limit of Liability

R1 million per beneficiary and a total of R5 million per family per annum.