

swiftcare

VALUE ADDED **SERVICE**

STANDARD TERMS & CONDITIONS

DO GREAT THINGS



OLDMUTUAL
INSURE

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PERSONAL POLICIES

1. GENERAL

1.1 INTRODUCTION

swiftcare is a value-added service for Old Mutual Insure's nominated policyholders (see Beneficiary 1.2.1), with quality benefits that assist them on the road, at home, or while on vacation.

swiftcare provides for emergency circumstances by automatically paying for certain servicing costs (see the benefit summary on page 11).

1.2 DEFINITIONS

1.2.1 BENEFICIARY

I) BENEFITS: ROAD, HOME AND MEDICAL

The benefits are for the principal **allsure** policyholder, spouse and all dependent children under the age of 21 years, who normally lives with the policyholder in South Africa. The benefits are also for students who live at educational facilities.

Children over the age of 21, who because of medical reasons or studies are dependent on the policyholder, also qualify for these benefits.

II) BENEFITS: ROAD

Old Mutual Insure-insured vehicle.

1.2.2 TERRITORY

I) BENEFITS: ROAD, HOME, MEDICAL

"Territory" means South Africa only.

swiftcare will deliver services on an access basis in neighbouring countries (Botswana, Namibia, Lesotho, Swaziland, Mozambique and Zimbabwe), but the policyholder must pay the costs for these services.

2. **swiftcare** BENEFITS

Beneficiaries have access to the **swiftcare** services and related benefits for 24 hours a day, 365 days a year, throughout the defined territory, by contacting the dedicated **swiftcare** share call number (0860 247 365) within the borders of South Africa. If the beneficiaries are outside of South Africa, they must call +27 11 374 4889 and select option "0" for **swiftcare** assistance.

swiftcare has the right to temporarily stop their service to beneficiaries who are in a place of safety during severe weather conditions, civil disturbance or national emergencies.

Service providers

swiftcare chooses independent contractors to deliver services and related benefits.

Although **swiftcare** monitors and assesses these service providers, the responsibility for loss, damage or unsatisfactory workmanship stays with the service provider.

swiftcare will, however, make every effort to sort out any dispute that may arise, if they received the complaint in writing within 48 hours of the incident.

Beneficiary

Prior to delivering any service, **swiftcare** will make sure that the beneficiary is covered for this benefit. If **swiftcare** is unable to confirm a beneficiary as an active policyholder, the policyholder must pay all the costs for the requested service. However, if **swiftcare** is able to confirm the beneficiary after they delivered the service, they will pay the money back to the policyholder – in line with the detailed limits in the benefit summary.

Assistance

swiftcare will only provide help if they were contacted in the first instance. **swiftcare** will not be responsible for, and will not pay any service costs if the policyholder contacted a service provider directly.

If **swiftcare** asked and gave permission to a service provider to help the policyholder and the policyholder later contacts an alternative service provider without prior discussion and permission from the **swiftcare** call centre to do so, then the policyholder will have to pay the costs of both service providers.

The details of the service limits are in the benefit summary. The policyholder must pay the charges for any **swiftcare** services/benefits that exceed the noted limits in the benefit summary. These charges will be at the current hourly or kilometre rate of the region where the service is provided.

2.1 ROAD

Eligible vehicles

swiftcare will only provide services for legally licensed, Old Mutual Insure vehicles.

Assistance requirements

The beneficiary must be with the vehicle at the time of service and assistance. **swiftcare** will not be responsible for any damage or loss from unattended vehicles or previous damage.

If the beneficiary's vehicle is still under warranty, **swiftcare** has the right to transfer the assistance to the warranty provider. If **swiftcare** provided assistance for a vehicle under warranty, the policyholder must sign an indemnity to clear **swiftcare** from any warranty dispute.

Emergency roadside definition

Roadside emergency means any sudden, unexpected and/or unforeseen event at the side of the road, away from the beneficiary's home, that leaves the insured vehicle un-driveable (without it being involved in a motor vehicle accident) and requires the vehicle to be towed.

2.1.1 Roadside assistance

- **Minor roadside problems**

This includes the cost of the call-out fee for assistance given for minor roadside problems such as: flat tyres, flat batteries, keys locked in car and running out of fuel (the policyholder must pay the cost of 10 litres of fuel).

This is an access service and only the call-out fee and first hour's labour will be covered – the policyholder must pay all other related costs.

- **If the breakdown happens outside a radius of 100km from home, **swiftcare** can arrange:**
 - **Hotel accommodation**
Telephonic assistance with arranging hotel accommodation and travel arrangements but all costs incurred are for the policyholders account.
 - **Car rental/Taxi**
Telephonic assistance with regards to arranging car rental or a taxi but all costs incurred are for the policyholders account.
 - **Storage**
If the incident happens away from home and the beneficiary's vehicle needs safe storage, **swiftcare** will handle all the arrangements, but the policyholder must pay for the service.

- **Vehicle return**

If the incident happens away from home, and if it is needed, the vehicle will be taken back to the beneficiary's home, or to an agreed destination. **swiftcare** will handle all the arrangements, but the policyholder must pay for the service.

- **Communication of urgent messages**

swiftcare will pass on any messages on behalf of the beneficiary when there is a breakdown or collision. **swiftcare** will follow up each call and will send messages to family members or the employer.

- **Security**

If the beneficiary requires security while waiting for help to arrive, **swiftcare** will arrange and pay for a security guard to go to the incident scene to provide whatever security is needed, until help arrives.

2.1.2 Towing service – Mechanical/Electrical breakdown

A mechanical/electrical breakdown of a vehicle means the operational failure of a motor vehicle in such a way that:

- the underlying mechanical/electrical problem stops the vehicle from operating at all,
- it hinders the vehicle's operation to a point where it is very difficult or nearly impossible to drive,
- it becomes dangerous to drive, or
- driving further could cause further damage to the vehicle.

After a mechanical or electrical breakdown, **swiftcare** will send an **Old Mutual Insure-appointed towing vehicle**, to competently and efficiently tow the insured vehicle to an Old Mutual Insure-appointed specialist workshop.

If the appointed towing vehicle is not the closest, most appropriate, quality and cost-effective towing vehicle available, **swiftcare** will send an alternative preferred towing vehicle.

swiftcare will arrange and pay for the Old Mutual Insure vehicle to be towed to the closest, most appropriate repair centre or dealer.

2.1.3 Towing service – Accidents

A motor vehicle accident means the unintended collision of one motor vehicle with another vehicle, a stationary object, pothole, or person, causing damage to the vehicle. Furthermore, when there is fire or water damage to a vehicle, it is also classified as an "accident tow".

Old Mutual Insure pioneered a Swift Accident Management Solution, to help beneficiaries who were involved in a motor vehicle accident. **swiftcare** will connect all accident-related calls to the accident management helpdesk.

2.2 HOME

swiftcare will assist the beneficiary with reliable service providers during a household emergency. Non-emergency call-outs are limited to three incidents per year.

This is an access service and only the call-out fee and first hour's labour will be covered – the policyholder must pay all other related costs.

Eligible home

swiftcare will only provide emergency repairs and assistance at the policyholders' permanent home (i.e. main home, used for domestic purposes, including outbuildings). "Home cover" is for policyholders with home cover only (either building or contents).

Assistance

swiftcare has the right to first find out if the assistance requested by the policyholder is an emergency.

If **swiftcare** decides that the needed assistance could be done during office hours and does not fall within the aim of this benefit (i.e. an emergency), they will let the policyholder know and the policyholder must then pay any costs related to the services.

swiftcare does not cover off-site repair or costs of removing or delivering any appliance from the policyholder's home.

Please note: Home emergency does not include:

- cost of repairs that exceeds one hour and parts of replacements,
- any assistance requested for septic tanks,
- any remote controls or access controls,
- normal wear and tear,
- main electrical and water supply to the permanent home,
- any appliances still under warranty from the manufacturer,
- installation of any appliances,
- any electrical appliance older than eight years,
- replacement of light bulbs and adjusting thermostats,
- purchasing of parts, and
- off-site repairs.

Definition of home emergency:

A home emergency means any sudden, unexpected and/or unforeseen and unintended event at the permanent home of the policyholder that requires the immediate services of a domestic tradesman or repairer, to ensure the safety of the residents and to limit or prevent further damage to the home.

Additional services provided under **swiftcare**'s home benefit:

- 24-hour service centre for household and repair assistance,
- advice by phone to put the policyholder in touch with reliable service suppliers (e.g. plumbers, electricians, glaziers, etc.),
- sending of a guard from a private security company, in an emergency situation, to be with the policyholder until the matter has been addressed and the policyholder's home is safe again. **swiftcare** covers a maximum of 24 hours and the policyholder must pay for any additional hours,
- liaising with the policyholder to make sure that the problem has been solved to their satisfaction,
- finding out if the emergency is covered by insurance, if so, **swiftcare** will arrange and help with all the necessary claims documentation,
- constant monitoring of the service provided and the related costs as part of the quality control programme,
- assistance by phone with the repair of domestic appliances (white goods), and
- emergency notification to police, ambulance, fire & rescue services or any other emergency services.

2.3 MEDICAL

2.3.1 Medical emergency ambulance service

swiftcare offers a 24-hour medical emergency ground and aero medical ambulance service that will assist the beneficiary during a medical emergency within the defined territory.

Assistance

If the beneficiary was unable to contact the 24-hour call centre due to the seriousness of their injury or illness and was transported to a medical facility without a prior call to the 24-hour call centre, the policyholder or a representative must notify the 24-hour call centre within 72 hours after the incident. If the policyholder then receives an account for the emergency ambulance transportation, for which the policyholder is personally responsible, this original invoice, together with the beneficiary's details (i.e. full name, policy number, contact details) and a brief description of the incident, must be sent to Old Mutual Insure or the policyholder's broker.

swiftcare will pay the ambulance service provider directly as per the benefit limits (see the benefit summary).

If the policyholder paid the ambulance service provider for the emergency medical transportation, **swiftcare** will pay back the money to the policyholder – in line with the benefit limits (see the benefit table).

This Medical Emergency Ambulance Service benefit includes:

- a 24-hour call centre, operated by trained professionals,
- free medical information and advice for minor ailments by phone,

- evacuation by a fleet of vehicles e.g. helicopters, fixed-wing aircraft, ambulances or rapid response vehicle (all equipped to Advanced Life Support Level) to the nearest most appropriate medical facility,
- medical referral – national database of medical doctors, medical facilities, pharmacies etc. are available to help the beneficiary,
- monitoring and messaging on a regular basis,
- Childsafe – if needed, travel companion for stranded minors with medical supervision,
- sending of medical staff, equipment and medicines to remote areas, as needed,
- medical return to the policyholder's home town, after hospitalisation,
- return of mortal remains:
 - If the death is either by natural causes or because of a medical emergency, **swiftcare** will pay all costs for the transportation of the deceased back to their home within South Africa, thus relieving the family of any additional stress. This benefit is excluded for self-inflicted injuries. Return of mortal remains means the transportation of the deceased from a mortuary where the body has been prepared and stored, to the place of burial. This service does not include the removal of the deceased to a mortuary/funeral parlour from place of death.
 - Help with the arrangement of a funeral or cremation, if the event happened outside the normal home of the beneficiary.
 - After cremation, the transfer of ashes to the normal home of the beneficiary within South Africa.
 - This is a service benefit only and cannot be changed to cash.

2.3.2 Guaranteed hospital admission – R 5 000

The aim of the guaranteed hospital admission benefit – an extension of **swiftcare**'s comprehensive ambulance service – is to **guarantee** the beneficiary's quick hospital admission after a life-threatening medical emergency and ambulance transportation.

Before admission as an "in-patient", private hospitals and medical facilities may ask patients, who do not belong to a medical aid or have a hospital plan (or proof thereof), to make a cash deposit payment or demand a bank guaranteed cheque. This can result in the refusal of or the delayed admittance to appropriate medical facilities, which could result in the death of the patient.

Note: This guarantee/admission fee does not pay for in-hospital expenses. Treatment in a trauma unit (casualty department) is not in-patient treatment and is therefore not covered under this benefit (this is classified as out-patient treatment).

The Guaranteed hospital admission can only be used with **swiftcare**'s comprehensive ambulance service.

The policyholder must contact the 24-hour call centre on 0860 247 365 from the admitting hospital to ask for this guarantee. **swiftcare** will provide a hospital admission guarantee directly to the hospital's admission department for hospitalisation on the

day of admittance up to a maximum of R5 000 per beneficiary per year. The policyholder cannot claim for the R5 000 deposit guarantee from **swiftcare**, if such expenses are covered by their medical aid. If the policyholder is a member of a medical aid, **swiftcare** will claim any deposit paid directly back from the medical aid.

2.3.3 Trauma counselling by phone

swiftcare provides trauma counselling by phone to the beneficiary, without cost. However, if the beneficiary wants face-to-face trauma counselling in an area convenient to them, **swiftcare** will arrange this, but the policyholder will have to pay for this service.

2.3.4 HIV Preventative Programme

This programme provides immediate assistance and preventative treatment for accidental exposure to HIV through rape, assault, needle stick injuries, motor vehicle accidents and other forms of exposure. Beneficiaries will receive help when they call 0860 63 2273.

Benefits of the Critical 5 HIV Prevention Plan:

- access to the care centre that provides counselling and advice on HIV/AIDS by phone, 24 hours a day, 365 days a year.
- access to a medical practitioner who will do an HIV blood test within five hours of the event to decide on the correct treatment, as well as follow-up testing three months later.
- after exposure to HIV, emergency transport to a suitable medical facility.
- 28-day post-exposure preventative treatment (antiretroviral therapy).
- the "morning-after" pill for women who have been exposed because of rape.
- sexually transmitted disease (STD) preventative medication, if needed.
- access to an HIV management programme (excluding the cost of treatment) if the beneficiary has followed the post-exposure treatment and still become HIV positive after the event.

The care centre provides:

- confidentiality of all calls,
- security by recording all calls,
- unlimited access/counselling service – 24 hours a day, seven days a week, 365 days a year,
- access to qualified HIV specialist medical practitioners,
- advice about using the post-exposure medication correctly,
- details of the closest facility where the beneficiary can get the antiretroviral therapy, and
- counselling by phone when the beneficiary wants to discuss any related issues.

3. BENEFIT SUMMARY

DESCRIPTION	BENEFIT/LIMIT
ROAD	
ROADSIDE ASSISTANCE	
Flat tyre	Call-out fee plus first hour labour up to R500 per incident
Flat battery	Call-out fee plus first hour labour up to R500 per incident
Keys locked in vehicle	Call-out fee plus first hour labour up to R500 per incident
Running out of fuel	Call-out fee plus first hour labour up to R500 per incident - policyholder must pay for 10 litres of fuel
(Outside a radius of 100km from home):	
▪ Hotel accommodation	Access only
▪ Car rental/Taxi	Access only
▪ Safe storage	Access only
▪ Return of vehicle	Access only
Security service	Security response until safe
TOWING SERVICE	
Mechanical/Electrical breakdown	To the closest most appropriate repair centre or dealer
Accident towing	Old Mutual Insure appointed vehicle accident management helpdesk – covered by Old Mutual Insure insurance policy
DIRECTIONS SERVICE	Assistance by phone only
There is no maximum benefit payable per Old Mutual Insure-insured vehicle per year	
HOME	
Emergency home assistance: locksmiths/electricians/plumbers/glaziers or other domestic emergency	Call-out fee plus 1 hour labour
Security	In an emergency at the call centre's discretion – maximum 24 hours

Emergency notification to police, ambulance, fire & rescue services, or any other emergency services	Assistance by phone only
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MEDICAL	
MEDICAL ADVICE & INFORMATION BY PHONE	Assistance by phone
MEDICAL EMERGENCY AMBULANCE SERVICE	
Medical Information & advice for	Assistance by phone
Evacuation	Full service
Medical referral	Assistance by phone
Poisons database	Assistance by phone
Childsafe	Full service
Dispatching of medical staff,	Full service
Medical return	Full service
Return of mortal remains	Full service
GUARANTEED HOSPITAL ADMISSION	Up to R5 000 per beneficiary per year – however, reclaimable if the beneficiary has a medical aid
TRAUMA COUNSELLING BY PHONE	<ul style="list-style-type: none"> • Unlimited assistance by phone. • Help with the arranging of face-to-face trauma counselling sessions. • The policyholder must pay all costs for the face-to-face trauma counselling sessions.

4. CLAIMS PROCEDURE

The benefits provided under **swiftcare** are **service-related** benefits. The beneficiary must therefore contact **swiftcare** on the dedicated **swiftcare** share call number (0860 24 7 365) to access the benefits as described in this document.

If the beneficiary does not first call the **swiftcare** call centre to access the benefits, the **policyholder must pay** any costs incurred by the beneficiary.

5. COMPLAINTS PROCEDURE

All complaints can be sent to complaints@ominsure.co.za or call us on **0860 63 43 57**.

6. DISCLAIMER

Service providers are independent contractors. Although **swiftcare** makes every effort to monitor and assess the service providers, the responsibility of loss, damage or defective workmanship stays with the service provider.