

# BUSINESS VALUE-ADDED SERVICES



Request value-added services by contacting Santam SOS:

**0860 505 911**

*\*Terms and conditions apply.*

# EMERGENCY MEDICAL ASSISTANCE

Our emergency assistance services are available to you 24/7 at no additional cost.

## These services include:

- Personal health advisor service
- Trauma, assault and HIV support
- Emergency medical services
- Trauma assist

## PERSONAL HEALTH ADVISOR SERVICE

Our personal health advisor service provider offers 24/7 advice available over phone within South Africa and Namibia.

### THE SERVICES PROVIDED ARE:

1. Audio health library that provides access to pre-recorded health information over the phone.
2. Everyday health decisions with the assistance of qualified nurses giving advice based on symptoms or health questions.
3. Health counselling from qualified nurses with clinical and general health information for any major medical decisions.
4. Unlimited telephonic trauma counselling.

## TRAUMA, ASSAULT AND HIV SUPPORT

We provide telephonic counselling for trauma-related events. Our telephonic consultations are however limited to calls within South Africa and Namibia.

### THE SERVICES PROVIDED ARE:

1. Debriefing to discuss traumatic events and offer further assistance where needed.
2. Stress management to provide counselling and relaxation techniques.
3. Addiction support that offers counselling and referrals for addiction issues.
4. HIV/AIDS information that enhance education as well as provide counselling and support.
5. Offer advice and information on various diseases.
6. Assist rape victims by providing immediate counselling and guidance with medical centres.

## EMERGENCY MEDICAL SERVICES

We provide emergency medical services and transportation within South Africa and Namibia.

### THE SERVICES PROVIDED ARE:

1. Advanced life support for immediate medical advice and treatment, including transportation to appropriate medical facilities.
2. Comprehensive pre-hospital services for non-emergency medical consultations, repatriation and ambulance transfers.
3. We have a service provider discretion clause that allows us to decide on the transportation mode and arrangements.
4. Emergency medical services and medical evacuation by air or road. The maximum insured amount for emergency transport by helicopter per event is R50,000 and maximum number of incidents per period of insurance cover is 4 incidents.

## TRAUMA ASSIST

We offer a crisis line for various emergency assistance within South Africa and Namibia where we manage communication with emergency services and provide ongoing support throughout.

# LEGAL ADVICE

We provide legal assistance in South Africa and Namibia.

## These services include:

1. 24-hour telephonic legal advice line.
2. Consultative guidance on limited documentation.
3. Direct legal consultation service with the first 30 minutes of consultation free.

## WHAT WE HELP WITH:

We provide 30-minute phone consultations in which we offer guidance on topics such as, but not limited to the below:

1. Understanding of insurance policies.
2. Employment contracts.
3. Standard legal documents.
4. Improving bad credit.
5. Agreements for domestic workers and unemployment benefits.
6. Assistance with labour law matters.
7. Registration of a Road Accident Fund claim.

## HOW TO USE THIS SERVICE:

Call Santam SOS at **0860 505 911**

When you contact us, we will determine the most effective way to assist you. This could involve:

1. Providing immediate advice depending on the request.
2. Requesting time to investigate your issue in order to provide the appropriate advice.
3. Send you the relevant legal form or documentation.
4. Recommend our free 30-minute consultation with our legal support team.

We also keep detailed records of all communications should you need to refer back to it.

# ROADSIDE ASSIST

Our Roadside Assist is an optional value-added service for your insured vehicle within South Africa.

## WHAT WE HELP WITH:

We provide roadside assistance with the following:

1. Mechanical or electrical breakdown.
2. Assistance with a flat battery.
3. Change a flat tyre.
4. Provide 10 litres of fuel if you run out.
5. Provide locksmith services if you lock your keys in the vehicle.
6. Provide towing services if your car can't be fixed on-site. We will tow it to the nearest repair or safe storage place within specified distances

## HOW TO USE THIS SERVICE:

Call Santam SOS at **0860 505 911**.

## EXCLUSIONS

This service does not cover:

1. Repair or replacement costs.
2. Lock or ignition repair due to attempted theft.
3. Locksmith costs if keys are lost.
4. Costs incurred from using a different service provider.
5. Costs resulting from the lack of maintenance or roadworthiness.
6. Repairs or towing outside South Africa.
7. Vehicles other than private cars, minibuses, light delivery vehicles, or certain trailers.

# TERMS AND CONDITIONS

1. This is a value-added support service for Santam policyholders, and services are in addition to and separate from your insurance cover.
2. You, Santam, or the service provider can cancel this value-added service at any time by giving 31 days' notice in writing of intent to cancel. Cancellation will not have an impact on your insurance cover.
3. This value-added service will end when your insurance cover with Santam ends.
4. It is important to ensure that your monthly premium is paid on time to enjoy the value-added services.
5. Please also note that while these are third party service providers, we assure you that we have partnered with qualified service providers and will closely monitor these services to ensure that it meets your needs and expectations.

## WHAT THE WORDS MEAN

### **Beneficiaries**

Beneficiaries are the people covered by your insurance, such as employees or guests. However, the cover is only limited to events that may arise while one is an employee or guest and receiving services from you.

### **Territorial limits**

Territorial limits are the geographical areas or locations that fall outside of what your insurance policy may cover for. In this instance this would be any areas outside of South Africa and Namibia that are not covered.