



THE EMERGENCY MEDICAL RESPONSE PLAN PRODUCT SPECIFICATION

There are an increasing number of injuries and accidents that occur, on a daily basis, at schools or learning institutions, across South Africa. These incidents occur on the premises whilst playing sport, partaking in institution activities, or commuting to organised events. This unique plan has been developed to meet the need for cover identified as a result of this.

Although there may be scholars/students who enjoy private medical cover (medical aid), those who do all have differing levels of cover and, as a norm, do not carry the details of such cover with them on a daily basis. Therefore, in the event of an accident, does the injured child get admitted to a government facility or to a private facility? If they are taken to a private facility, who will stand surety for the medical costs?

The Emergency Medical Response Plan has been developed to assist staff at schools or learning institutions, as well as assist parents of the scholars/students.



COVER OFFERED

- The cover is effective whilst the scholar/student is on institution premises, commuting from the institution premises to an official event and back, as well as on the premises of the official event i.e. the child is always covered during official school/college or university hours, and if they board or reside on the premises cover shall include such periods. All excursions or tours shall be included.
- The cover shall include 24 hour access to Netcare 911 who shall have the scholar/student details on record, as well as those of the parents.
- The cover is underwritten by Compass Insurance co Ltd.
- The cover shall also include:

Scholars up to Grade 12

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| • Accidental Medical Expenses: | R25 000 |
| • Accidental Death: | R25 000 |
| • Accidental Permanent Disability: | R25 000 |

Students (Undergraduates)

- | | |
|------------------------------------|---------|
| • Accidental Medical Expenses: | R25 000 |
| • Accidental Death: | R50 000 |
| • Accidental Permanent Disability: | R50 000 |

In addition, both options shall include:

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| • Trauma Counselling: | R20 000 |
| • Body transport/repatriation: | R20 000 |
| • Mobility (wheel chair or car modification): | R40 000 |
| • Emergency Ambulance Costs: | R10 000 |
| • Daily Hospital Cash Benefit (max. 30 consecutive days): | R1 000 p.d. |





OPERATIONAL PROCEDURES

- All staff shall be aware that all scholars/students are covered with the identical cover and shall be aware of the 24 hour emergency number – 082911.
- In the event of an accident/injury a call should be made to Netcare 911 giving the details of the injury, registered name of the school/institution, location and name of injured.
- An emergency vehicle will be dispatched and the injured transported to the nearest appropriate medical facility. Netcare 911 will issue the necessary financial guarantee (up to a max. of R25 000) to enable the injured access to a private facility. If the injured person is transported privately to a medical facility, a call is still required to Netcare 911, in order for the financial guarantee to be issued.
- Following the successful admission of the injured person to the medical facility, Netcare 911 will contact the parents to inform them of the situation.
- If the injured person is insured via private health insurance this cover will withdraw, to allow the private health insurance to commence. If the injured person has no private cover, the parents will have the cover extended by this Policy and will be comforted by the fact that their child was treated by the most appropriate private medical facility available – up to the Policy limits.
- If the incident leads to a death or permanent disability, such benefits will be payable to the school/institution for on-payment to the parents/guardians.



WHY HAVE THIS COVER?

It has been established that although all schools/institutions make an effort to record the details of the parents as well as the details of the private health insurance, these details are held at an office at the premises. These details may not be available “after hours” or may not be easily available if the child is on an excursion, or sports meeting at alternative premises. In addition, the parents may not be immediately available. Although the parents may have the best possible health insurance, if the staff member or ambulance person does not have these details, the child will be taken to a state facility – not what the parent may want to happen!

If the scholars/students have the same basic emergency cover then all children are afforded the top private facilities available. In an emergency, it becomes impossible to establish which children have what level of private health insurance.



WHAT IS THE COST?

The cover must be compulsory for all scholars/students. The premiums are payable annually in advance, together with the fees payable for the first term of education.

The annual premiums are:

- Scholars up to Grade 12: R72 p.a.
- Students (Undergraduates): R102 p.a.

CONCLUSION

Although this cover does not absolve the school or institution of their duty to be aware of the safety of the children under their care, or the possibility of a Public Liability situation, it does however ensure that all children will receive the best private health care treatment available.

Underwritten by Compass Insurance Co Ltd

Please note: this is a summary only – full Policy documents apply and are available on request.

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Administered by Health & Accident Underwriting Managers (PTY) Ltd 1994/002308/07
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