

TERMS AND CONDITIONS NMA OF SA DRIVE AND ADVOCACY (FLEET)

NMA OF SA provides immediate access to a team of dedicated case managers, together with a national complement of accredited assistance service providers who will assist with roadside emergencies and home emergencies. The services are only applicable when the service is requested through NMA. Parts, repairs, maintenance services and such other goods and services as indicated below are not included in the monthly fee. NMA may, depending on the circumstances, elect to incur the costs of certain items on your behalf and recover such costs from you. Please note that this product does not constitute an insurance product and NMA therefore does not in any way indemnify you against losses, liability, expenses or damages suffered. The services provided by NMA consists of the following:

ROADSIDE ASSISTANCE

Should you find yourself stranded because of a vehicle breakdown or an accident, NMA will arrange one of the following services:

Flat Battery: NMA will arrange to have the vehicle jump started. This service is offered whether the vehicle breaks down at home or on the road. Vehicles will be towed by NMA to the nearest most appropriate place of repair or safety. This service will be arranged up to a 40km roundtrip.

Keys locked in Vehicle: NMA will arrange to open the vehicle and retrieve the car keys. If NMA cannot resolve the problem at the scene, additional costs of towing or repairs are not included as part of the services and are for the client's account. This service will be arranged up to a 40km roundtrip.

Flat Tyre: NMA will arrange to have the tyre changed using the client's spare tyre. In the event that there is no spare tyre, NMA will arrange for the vehicle to be towed to the nearest approved repairer or fitment centre. These services are offered whether the vehicle breaks down at home or on the road. This service will be arranged up to a 40km roundtrip.

Run out of fuel: NMA will arrange for fuel to be delivered to the client. NMA will supply up to 10 litres of fuel for the client's account. This is limited to 2 incidents per annum. Additional fuel can be arranged at client's cost.

Mechanical and Electrical Breakdown: NMA will tow a vehicle to the nearest franchised dealer (if under warranty) or to the nearest repairer. These services are offered whether your vehicle breaks down at home or on the road up to a 40km roundtrip.

Storage: NMA will arrange for the safe storage of the vehicle overnight or weekend where necessary. On the next working day, the vehicle will be relocated to the nearest approved dealer or repairer. Only the first tow will be provided by NMA as part of the services. Additional tows are for the client's account.

Transmission of Urgent Messages: NMA will relay messages of delay or changed arrangements to a nominated family member, employee or business colleague at the client's request.

EXTENDED ROADSIDE SERVICES

Should you find yourself stranded 100km or more from home because of a vehicle breakdown or an accident, NMA of SA will arrange one of the following services:

Courtesy Transport: Where the vehicle needs to be towed to a repairer, NMA will arrange for the occupants to be transported to their respective destinations. 24 Hour, Group B rental vehicle can be arranged for the client by NMA. In order to secure the booking on behalf of the client, the client needs to have a valid driver's licence and credit card.

OR

Hotel Accommodation: In the event of a breakdown or accident that results in overnight delay, NMA will arrange for one night's hotel accommodation for the driver of the vehicle at one of our preferred providers in the area.

LEGAL ASSISTANCE

Legal Advice Service is a powerful, dynamic product through that, provides a comprehensive legal assistance service to the individual and his/her immediate family.

24-hour Legal Assistance: Legal Advice service is a broad-based legal assistance service provided to the public. Qualified lawyers and legal consultants as well as academics provide the service. The service comprises:
A 24-hours telephonic legal advice line; A
legal document service; and

A direct legal consultation service.

Advice: Members and their immediate family have on-going access to a 24-hour legal advisory service on any aspect of the law such as criminal law, family law, insurance law, child law, labour law, motor law, etc. The member and his immediate family is entitled to utilize the advice service as frequently as required provided that the assistance shall be furnished to the member directly and only on legal matters pertaining to the member and in his or her personal capacity.

Free standard legal documents: If a member requires a purchase/sale, lease agreement, power of attorney, will, etc, we will provide these free at his or her request. The member will also be advised on the application of each of these documents and the procedures and principles that apply.

30-minute free consultation: This service involves a free initial 30-minute consultation should any matter require legal action. The member will then be referred to a lawyer who forms part of our national network for a direct free 30-minute consultation. After the 30-minute consultation the member can then decide whether or not to continue with that specific lawyer's services at a fee structure agreed to between himself and the lawyer. Such fees will be for the member's account. The free 30-minute consultation service is available at a lawyer that is situated within the magisterial district where the member resides. This consultation facility is limited to one consultation per matter.

ROAD GUARD

The Road Guard Service provides armed response units to clients during a roadside assistance emergency

The response times depend on the client's location, acts of God, weather conditions, road conditions, and traffic at the time of the client's request. The road guard assistance service will do its best in the prevailing circumstances, to ensure the fastest response times possible.

This Road Guard will be dispatched to the client by the call centre and will wait with the client for up to a maximum of 1 hour.

FINE FITNESS (INFRINGEMENT)

Fine Fitness takes the hassle out of traffic fines and reduce the risk of arrest. Fine Fitness will inform clients when they receive a fine and then provide a quick channel for payment of discounted fines.

Benefits

1. Representation – our expert team provides full legal and administrative support and representation on all traffic fines related matters
2. Quick and efficient traffic fines monitoring and notification system
3. Easy fines payment facility
4. Legal assistance to assess fines legitimacy and legality
5. Proof of fines settlement
6. Guaranteed discounts on traffic fines from a minimum of 5% up to a maximum of 100%.

How does it work?

1. NMA checks the traffic fines database against any outstanding fines (using a copy of the beneficiary's ID) – NMA will notify clients who do have outstanding fines
2. NMA will provide an invoice for fines payments
3. Once beneficiaries have paid on such invoice, NMA will provide proof that the fine has been settled and cleared
4. NMA will collect supporting documents - a statement of the incident, a copy of the fine, as well as a copy of driver's license from the beneficiary
5. NMA's representatives will present the merits of the fine to the relevant traffic department and up to 50% discount will be passed back to the beneficiary.

Terms & Conditions

1. The Fine Fitness service is limited to traffic fines issued within the Republic of South Africa
2. The Fines Fitness service is limited to the main beneficiary
3. Membership must be fully paid up at the time of the fine being issued
4. At the time of the fine, beneficiaries must comply with all the legal and regulatory requirements of the Roads Acts of South Africa and other such relevant legislation
5. Fines Fitness service does not include Aarto de-merit points reductions.

LICENCE ASSIST

Licence Assist beneficiaries have access to a unique service that is designed to take the hassle out of both car and driver's licence renewals. Licence Assist will work with beneficiaries to firstly notify them of licence renewals, and then provide a convenient, quick and easy channel to get these licenses renewed.

Our solution is simple and very effective:

1. Relief – no queues and limited admin in dealing with the Licence Department or Post Office. Beneficiaries also enjoy the convenience and huge time saving of having their licence delivered directly to them.
2. Fines – Fines preventing the renewal process are resolved via Fine Fitness prior to renewal of licence disc.
3. Representation – our expert team provide full administrative support for all licence renewal issues.

NMA specialises in supporting the members with a no-hassle way of renewing their South African vehicle Licence disc. The fact is that all vehicle owners must renew their vehicle Licence discs every year. The problem is that there is no proactive renewal notification and these processes are extremely frustrating and time consuming. The processes can also be costly due to penalties and / or fines for late payment or driving without a valid vehicle Licence disc.

Dealing with financial institutions, government departments and parastatals such as Traffic Departments can be a complex and arduous process, therefore we use our extensive legal and administrative expertise to simplify the entire process and really take the pain away.

The benefits of this product is that it relieves the member from having to queues and provides limited admin in dealing with the Traffic Department or Post Office. NMA protects the member's pocket by making sure that they will never have to pay any penalty fees or fines for expired vehicle license discs.

Once we receive vehicles details at implementation we will schedule a reminder 60 days before renewal of the licence disc. If the member opts for NMA to facilitate the renewal, a fee of R150 will be charged towards the admin and delivery of the disc to a location of the members choosing. Alternatively all the discs can be delivered to the work address.

TRAUMA COUNSELLING

Qualified Professional Nurses and Counsellors are available to provide telephonic debriefing as well as face to face counselling

Telephonic debriefing is conducted by the qualified counsellors. Should the counsellor determine a need for additional face-to-face counselling, the customer will be directed to an appropriate Trauma Counsellor for a free session, within the network, nearest to the customer's work or home address.

Once the Customer has been referred he/she will be assisted in scheduling an appointment or should the customer prefer, the contact details for the centre will be provided in order to make own arrangements. In the event of the latter, the particular counselling/trauma centre will be notified of a possible counselling session to be scheduled.

PANIC SOS

Turn a cell phone into an emergency assistance tool for road and medical emergencies.

1. Clients will receive a welcome SMS, which will highlight the benefit and indicate to save this as a speed dial.
2. PANIC SOS will be there to assist 24/7 no matter where the clients are. In any form of emergency where the policyholder is unable to contact NMA telephonically by pressing the SOS Panic button on their cell phone, our emergency alarm centre will contact the policyholder back to assess their emergency needs.
3. At the time of receiving this alert in our alarm centre, all the client's location details would have been populated into our case management system which will better assist our agents to send the necessary help to clients.
4. NMA calls the client within 90 seconds of the NMA system receiving the panic alert.
5. NMA responds to any emergency by deploying the appropriate service providers, which may include police, the appropriate ambulance service, roadside assistance, or where the client has specified that they have private services (such as a private security company), these private service providers will also be deployed. The call centre acts as crisis managers and will provide total care for the client, whatever their situation. With permission from the client, NMA will contact a family member, colleague or friend to assist in the process where this is considered useful.
6. If there is no answer on the phone that generated the panic, NMA calls the client back 3 times at 60 second intervals, or as agreed with corporate client.

7. After the third call with no response, NMA protocol is to leave a voice message.
8. In addition, NMA sends an SMS to the client's phone which includes a message that reads: "We have responded to your message and called 3 times".
 - NMA provides an alternative number that the client can use to phone the call centre.
 - We invite the client to panic again (which starts the entire process off again).
 - In the meantime, NMA will contact next-of-kin or contact people if provided by the client, to establish whether they know where the client is or where he was heading to.
 - With the help of these contacts, NMA will continue to assist the client until the situation has been resolved and the case closed.

HOME AND CONVENIENCE DRIVE

Whether you need to be driven home from a party, your car has gone in for a service, broken down, or even if you need to be dropped off at the airport, NMA of SA will ensure that you are transported to your home or work safely.

Home Drive: The service includes automated SMS communication services, which will SMS the beneficiary on the afternoon of their booking so that, should they wish to change their collection detail. The driving team consists of a back-up driver and vehicle, and lead driver who will drive the beneficiary home in their own vehicle or if preferred, in the vehicle dispatched. The back-up driver will follow and collect the lead driver from the beneficiary's house.

**This service is available subject to availability in peak periods (NMA to define peak periods based on stats e.g. New Year's Eve, Concerts & Friday nights etc.). Vehicle make and model cannot be specified.*

Convenience Drive: If the beneficiary requires a driver's assistance to get them from point A to point B in one of the Taxi/Cab vehicles, our professional team of standby drivers will be at their service. Whether the beneficiary is running between meetings, needs an airport transfer, their car has been booked in for a service and they need to be collected from the dealership, or their child needs to be collected from school, they can rely on for assistance. Pre-booking of this service 24 hours prior is required, in order to guarantee pick-up time.

**This service is available subject to availability in peak periods (NMA to define peak period based on stats e.g. New Year's Eve, Concerts & Friday nights etc. * Vehicle make and model cannot be specified * Service is limited to a 4-passenger vehicle including luggage suited to the vehicles maximum capacity* Should an additional vehicle be required the call centre will assist on a best effort basis and the second vehicle will be deducted from the remaining annual trips* Passenger vehicles larger than a 4-passenger vehicle are excluded from this service offering.*

Service Centres:

Johannesburg
Pretoria
Cape Town
George
Port Elizabeth
Durban
East London
Nelspruit
Bloemfontein

Number of incidents covered is dependent on the package agreed and is totally flexible.

The benefit includes Home and Convenience Drive trips to a radius of 50km per incident. Any additional kilometres travelled will be charged at R11.00 per km ex VAT. Should the beneficiary require additional trips, which are in excess of their annual trip entitlement, the call centre will facilitate the booking on a beneficiary to pay basis.

Additional passengers/ drop off:

Service is available to a valid beneficiary and limited to their specified vehicles only. Up to 3 additional passengers can be transported at no cost provided that the entire trip is no longer than 50km and takes no longer than 1 hour and are ALL transported to one/main booked address.

An additional cost of R50.00 **per additional /unplanned drop off** will be charged. This arrangement needs to be discussed and authorised by our call centre to ensure efficient planning and upfront payment (warding off the potential threat to our drivers, when carrying cash).

MEDICAL ASSISTANCE

NMA provides immediate access to a team of dedicated nurses and paramedics, together with a national complement of accredited medical assistance service providers who will assist with a medical emergency. The services include:

Medical Advice: NMA will guide clients through a medical crisis, as well as provide clients with emergency advice which includes referrals to crisis lines, doctors, clinics and hospitals in the area. Advice includes information on:

- Prescription Medication
 - Contra-indication of medicines
 - Fevers
 - Blurred Vision
 - Insomnia
 - Headaches/ Migraines
 - Stomach aches
- Antibiotics
 - Why not to take expired medication
 - Treatment of abrasions
 - Telephonic CPR
 - Ear aches
- Allergies
- Women's / Men's Health
 - Supplements
 - Cramps

Referrals to:

- Closest Medical facilities
- GP's within the client's area
- Closest Medical Transport
- Health Specialists

Medical Referrals: In addition to the general medical advice service, one call to the same number will trigger the NMA medical professionals who will guide clients through a medical crisis, provide your client with emergency advice. This program includes referrals to crisis lines in the case of:

- Family and Domestic Abuse;
- Rape ;
- Child Abuse;
- Bereavement ;
- Suicide Hotline - Life Line;
- Poison Hotline – In House.

Medical Transportation: In the event of a client's involvement in a medical emergency, NMA will arrange and coordinate the most appropriate method of emergency medical transportation. Clients will be transported to the nearest medical facility capable of providing adequate care. Including transportation by road or air ambulance (dependent on weather conditions and flight plans).

Call Forwarding Service: In the event that the member needs to make contact with one of the dedicated caretakers in an emergency situation, they can rest at ease knowing that at the push of a button, the call centre will make contact with them and facilitate the necessary transfer. This is not limited to the contact numbers on the members profile but the agents will also be able to make transfers to emergency government services such as the police department, fire department etc.

MEDI-CHAT

Medi-Chat gives clients quick and easy access to a qualified medical team of doctors and nurses anytime, anywhere. The service is available via a smartphone, desktop computer or mobi-site where clients can use a text chat facility.

Qualify: This service can only be used by registered clients.

Activation:

- Step 1: Download the Medi Chat App, or access via website or Mobi site.
- Step 2: Call NMA Doctors/ Nurses anytime day or night and they will advise you on the best way to manage your condition
- Step 3: In an emergency NMA will send an Ambulance or MEDI CAB to transport you to a hospital. Depending on the severity of the condition.
- Step 4: If our medical team refers you to a doctor we will make an appointment for you with a GP for FREE anywhere in South Africa.

As soon as a client contacts NMA, one of the Registered Nurses will reply. If the question requires a specialist answer, the nurse will refer the client to the doctor on call. Where necessary, NMA will recommend that the client attends a consultation with one of NMA Network General Practitioners (GP's).

Terms: NMA's Nurses and Doctors do not diagnose illnesses or prescribe medication. They will direct the client to the most appropriate level of care, or may put the client in contact with a health professional who can advise on the next steps.

Referral to Network of GP's: As an added benefit, should the client be referred to one of the NMA Network GP's for a consultation, the client may attend at no extra cost.

Utilisation: Unlimited free GP consultations when referred by the Medi-Chat Medical Team.

MEDI-CAB

Medi-Cab is transport provided to a client who needs to travel to or from a hospital once authorised by the NMA medical team. The Medi-Cab driver has no medical training and will not provide medical treatment during transportation.

Distance: This service is available within a 50km radius of city centres in Johannesburg, Pretoria and Cape Town.

Qualify:

1. Point of departure or point of arrival must be a hospital.
2. Patient must be able to get in and out of a normal commercial vehicle unassisted.
3. Eligibility for Medi-Cab assistance will be determined by the medical team at the Medi-Cab call centre and Medi-Cab will be dispatched entirely at their discretion.
4. The medical condition of the patient is such that he/she requires transportation where it would be detrimental to the patient's condition or recovery if to travel by other means.
5. Where the patient's medical condition impacts on mobility to such an extent that the patient would be unable to access healthcare, and/or it would be detrimental to the patient's condition or recovery to travel by other means. Note that this transport is not suited to clients who are wheelchair bound who cannot move into or out of a normal commercial vehicle unassisted.
6. A recognized parent or guardian where children under age 18 are being conveyed.
7. A person's escort or caretaker where particular skills and support are needed e.g. this might be appropriate for those accompanying a person with a physical or mental incapacity, or to act as a translator. Discretionary provision such as this would need to be authorised in advance by the medical call centre when the transportation is booked.

Passengers: Transportation will be provided for the patient and up to 2 additional passengers.

Distance: The patient and up to 2 additional passengers will be transported from a single pick up point (point A) to a single drop off point (Point B). The distance between points A and B may not exceed 30km.

Activation: The patient contacts NMA or press the "Assistant Alert" button on patient's phone. A specific pick up point and drop off point must be provided, together with your contact information. NMA will SMS the client the vehicle registration number of the Medi-Cab driver, the vehicle's make, model, colour and the name of the driver. This service operates between 18h00 and 06h00 unless authorised by the medical team outside of these hours, example – post surgery.

Utilisation: The client is entitled to 3 trips per annum.

Additional Charges: If the client exceeds the number of covered trips, the client may continue to use the service at a charge of R450.00 (excluding VAT) per trip. If the trip exceeds 50km, payment for additional distance will be payable directly to the designated driver of the vehicle in cash.

ASSAULT & HIV SERVICE

Your first choice in immediate HIV Exposure & Trauma Assistance affords you, your employees and your loved one's step-by-step emergency medical guidance, emotional support and daily case management in the immediate event of possible HIV exposure and/or a traumatic incident.

Traumatic incident includes:

- HIV exposure
- Rape
- Witness to suicide Robbery
- Natural disasters
- Immediate bereavement
- Physical assault
- Attempted murder
- Mugging / theft
- Vehicle accidents

Additional specialist support includes:

- Accompanied identity parade
- Accompanied court room appearance

The difference between life and death, victim and survivor, hope and despair.

As a member, you will receive guaranteed, rapid response trauma guidance and assistance with immediate access to Anti-Retroviral Treatment within 72 hours. All our members receive on-demand professional advice on the action steps required within 72 hours, in order to reduce the risk of infection.

Access to our medical practitioner network is granted instantly, directing members to the right specialist care and possible financial support available.

What you get?

- Access to 24-hour Care Centre
- Access to advice regarding the location of Instant Medication and Testing
- Access to advice regarding where a member can receive Anti-Retroviral Therapy & STI Medication
- Access to where a member can get Face-to-Face counselling (optional)
- Telephonic Support by specialist case manager

Our Affiliate Network includes:

- Doctors
- Nurses
- Social Workers
- Psychologists
- Counsellors
- Occupational Therapists

FUNERAL MANAGEMENT SERVICES

The Funeral Management Service offers specialised, professional assistance to members with funeral arrangements during a time of need. The aim is to provide telephonic assistance in a language which poses no or otherwise a limited communication barrier in the time of distress.

It includes the following services:

- Assistance with official documentation such as death certificate, border crossing documentation.
- Assistance with autopsy and referrals to pathologists and recommended reputable undertakers.
- Assistance with funeral arrangements: Tombstone, Marques, Catering, Flowers.
- Assistance with legal aspects regarding the funeral procedures such as correct removal of the body.
- Transportation arrangements can include the cost of one relative to accompany the remains to the funeral home nearest the place of burial.
- Referrals to Funeral Homes.

ADVOCACY (FLEET)

LEGAL ASSISTANCE

Legal Advice Service is a powerful, dynamic product through that, provides a comprehensive legal assistance service to the individual and his/her immediate family.

24-hour Legal Assistance: Legal Advice service is a broad-based legal assistance service provided to the public. Qualified lawyers and legal consultants as well as academics provide the service. The service comprises:

- A 24-hours telephonic legal advice line;
- A legal document service; and
- A direct legal consultation service.

Advice: Members and their immediate family have on-going access to a 24-hour legal advisory service on any aspect of the law such as criminal law, family law, insurance law, child law, labour law, motor law, etc. The member and his immediate family is entitled to utilize the advice service as frequently as required provided that the assistance shall be furnished to the member directly and only on legal matters pertaining to the member and in his or her personal capacity.

Free standard legal documents: If a member requires a purchase/sale, lease agreement, power of attorney, will, etc, we will provide these free at his or her request. The member will also be advised on the application of each of these documents and the procedures and principles that apply.

30-minute free consultation: This service involves a free initial 30-minute consultation should any matter require legal action. The member will then be referred to a lawyer who forms part of our national network for a direct free 30-minute consultation. After the 30-minute consultation the member can then decide whether or not to continue with that specific lawyer's services at a fee structure agreed to between himself and the lawyer. Such fees will be for the member's account. The free 30-minute consultation service is available at a lawyer that is situated within the magisterial district where the member resides. This consultation facility is limited to one consultation per matter.

FINE FITNESS (INFRINGEMENT)

Fine Fitness takes the hassle out of traffic fines and reduce the risk of arrest. Fine Fitness will inform clients when they receive a fine and then provide a quick channel for payment of discounted fines.

Benefits

7. Representation – our expert team provides full legal and administrative support and representation on all traffic fines related matters
8. Quick and efficient traffic fines monitoring and notification system
9. Easy fines payment facility
10. Legal assistance to assess fines legitimacy and legality
11. Proof of fines settlement
12. Guaranteed discounts on traffic fines from a minimum of 5% up to a maximum of 100%.

How does it work?

6. NMA checks the traffic fines database against any outstanding fines (using a copy of the beneficiary's ID) – NMA will notify clients who do have outstanding fines
7. NMA will provide an invoice for fines payments
8. Once beneficiaries have paid on such invoice, NMA will provide proof that the fine has been settled and cleared
9. NMA will collect supporting documents - a statement of the incident, a copy of the fine, as well as a copy of driver's licence from the beneficiary
10. NMA's representatives will present the merits of the fine to the relevant traffic department and up to 50% discount will be passed back to the beneficiary.

Terms & Conditions

6. The Fine Fitness service is limited to traffic fines issued within the Republic of South Africa
7. The Fines Fitness service is limited to the main beneficiary
8. Membership must be fully paid up at the time of the fine being issued
9. At the time of the fine, beneficiaries must comply with all the legal and regulatory requirements of the Roads Acts of South Africa and other such relevant legislation
10. Fines Fitness service does not include Aarto de-merit points reductions.

LICENCE ASSIST

Licence Assist beneficiaries have access to a unique service that is designed to take the hassle out of both car and driver's licence renewals. Licence Assist will work with beneficiaries to firstly notify them of licence renewals, and then provide a convenient, quick and easy channel to get these licenses renewed.

Our solution is simple and very effective:

4. Relief – no queues and limited admin in dealing with the Licence Department or Post Office. Beneficiaries also enjoy the convenience and huge time saving of having their licence delivered directly to them.
5. Fines – Fines preventing the renewal process are resolved via Fine Fitness prior to renewal of licence disc.
6. Representation – our expert team provide full administrative support for all licence renewal issues.

NMA specialises in supporting the members with a no-hassle way of renewing their South African vehicle Licence disc. The fact is that all vehicle owners must renew their vehicle Licence discs every year. The problem is that there is no proactive renewal notification and these processes are extremely frustrating and time consuming. The processes can also be costly due to penalties and / or fines for late payment or driving without a valid vehicle Licence disc.

Dealing with financial institutions, government departments and parastatals such as Traffic Departments can be a complex and arduous process, therefore we use our extensive legal and administrative expertise to simplify the entire process and really take the pain away.

The benefits of this product is that it relieves the member from having to queues and provides limited admin in dealing with the Traffic Department or Post Office. NMA protects the member's pocket by making sure that they will never have to pay any penalty fees or fines for expired vehicle license discs.

Once we receive vehicles details at implementation we will schedule a reminder 60 days before renewal of the licence disc. If the member opts for NMA to facilitate the renewal, a fee of R150 will be charged towards the admin and delivery of the disc to a location of the members choosing. Alternatively all the discs can be delivered to the work address.

PANIC SOS

Turn a cell phone into an emergency assistance tool for road and medical emergencies.

9. Clients will receive a welcome SMS, which will highlight the benefit and indicate to save this as a speed dial.
10. PANIC SOS will be there to assist 24/7 no matter where the clients are. In any form of emergency where the policyholder is unable to contact NMA telephonically by pressing the SOS Panic button on their cell phone, our emergency alarm centre will contact the policyholder back to assess their emergency needs.
11. At the time of receiving this alert in our alarm centre, all the client's location details would have been populated into our case management system which will better assist our agents to send the necessary help to clients.
12. NMA calls the client within 90 seconds of the NMA system receiving the panic alert.
13. NMA responds to any emergency by deploying the appropriate service providers, which may include police, the appropriate ambulance service, roadside assistance, or where the client has specified that they have private services (such as a private security company), these private service providers will also be deployed. The call centre acts as crisis managers and will provide total care for the client, whatever their situation. With permission from the client, NMA will contact a family member, colleague or friend to assist in the process where this is considered useful.
14. If there is no answer on the phone that generated the panic, NMA calls the client back 3 times at 60 second intervals, or as agreed with corporate client.
15. After the third call with no response, NMA protocol is to leave a voice message.
16. In addition, NMA sends an SMS to the client's phone which includes a message that reads: "We have responded to your message and called 3 times".
 - NMA provides an alternative number that the client can use to phone the call centre.
 - We invite the client to panic again (which starts the entire process off again).
 - In the meantime, NMA will contact next-of-kin or contact people if provided by the client, to establish whether they know where the client is or where he was heading to.
 - With the help of these contacts, NMA will continue to assist the client until the situation has been resolved and the case closed.

MEDICAL ASSISTANCE

NMA provides immediate access to a team of dedicated nurses and paramedics, together with a national complement of accredited medical assistance service providers who will assist with a medical emergency. The services include:

Medical Advice: NMA will guide clients through a medical crisis, as well as provide clients with emergency advice which includes referrals to crisis lines, doctors, clinics and hospitals in the area. Advice includes information on:

- Prescription Medication
 - Contra-indication of medicines
 - Fevers
 - Blurred Vision
 - Insomnia
 - Headaches/ Migraines
 - Stomach aches
- Antibiotics
 - Why not to take expired medication
 - Treatment of abrasions
 - Telephonic CPR
 - Ear aches
- Allergies
- Women's / Men's Health
 - Supplements
 - Cramps

Referrals to:

Closest Medical facilities
GP's within the client's area
Closest Medical Transport
Health Specialists

Medical Referrals: In addition to the general medical advice service, one call to the same number will trigger the NMA medical professionals who will guide clients through a medical crisis, provide your client with emergency advice. This program includes referrals to crisis lines in the case of:

Family and Domestic Abuse;
Rape ;
Child Abuse;
Bereavement ;
Suicide Hotline - Life Line;
Poison Hotline – In House.

Medical Transportation: In the event of a client's involvement in a medical emergency, NMA will arrange and coordinate the most appropriate method of emergency medical transportation. Clients will be transported to the nearest medical facility capable of providing adequate care. Including transportation by road or air ambulance (dependent on weather conditions and flight plans).

Call Forwarding Service: In the event that the member needs to make contact with one of the dedicated caretakers in an emergency situation, they can rest at ease knowing that at the push of a button, the call centre will make contact with them and facilitate the necessary transfer. This is not limited to the contact numbers on the members profile but the agents will also be able to make transfers to emergency government services such as the police department, fire department etc.

MEDI-CAB

Medi-Cab is transport provided to a client who needs to travel to or from a hospital once authorised by the NMA medical team. The Medi-Cab driver has no medical training and will not provide medical treatment during transportation.

Distance: This service is available within a 50km radius of city centres in Johannesburg, Pretoria and Cape Town.

Qualify:

8. Point of departure or point of arrival must be a hospital.
9. Patient must be able to get in and out of a normal commercial vehicle unassisted.
10. Eligibility for Medi-Cab assistance will be determined by the medical team at the Medi-Cab call centre and Medi-Cab will be dispatched entirely at their discretion.
11. The medical condition of the patient is such that he/she requires transportation where it would be detrimental to the patient's condition or recovery if to travel by other means.
12. Where the patient's medical condition impacts on mobility to such an extent that the patient would be unable to access healthcare, and/or it would be detrimental to the patient's condition or recovery to travel by other means. Note that this transport is not suited to clients who are wheelchair bound who cannot move into or out of a normal commercial vehicle unassisted.
13. A recognized parent or guardian where children under age 18 are being conveyed.
14. A person's escort or caretaker where particular skills and support are needed e.g. this might be appropriate for those accompanying a person with a physical or mental incapacity, or to act as a translator. Discretionary provision such as this would need to be authorised in advance by the medical call centre when the transportation is booked.

Passengers: Transportation will be provided for the patient and up to 2 additional passengers.

Distance: The patient and up to 2 additional passengers will be transported from a single pick up point (point A) to a single drop off point (Point B). The distance between points A and B may not exceed 30km.

Activation: The patient contacts NMA or press the "Assistant Alert" button on patient's phone. A specific pick up point and drop off point must be provided, together with your contact information. NMA will SMS the client the vehicle registration number of the Medi-Cab driver, the vehicle's make, model, colour and the name of the driver. This service operates between 18h00 and 06h00 unless authorised by the medical team outside of these hours, example – post surgery.

Utilisation: The client is entitled to 3 trips per annum.

Additional Charges: If the client exceeds the number of covered trips, the client may continue to use the service at a charge of R450.00 (excluding VAT) per trip. If the trip exceeds 50km, payment for additional distance will be payable directly to the designated driver of the vehicle in cash.

TRAUMA COUNSELLING

Qualified Professional Nurses and Counsellors are available to provide telephonic debriefing as well as face to face counselling

Telephonic debriefing is conducted by the qualified counsellors. Should the counsellor determine a need for additional face-to-face counselling, the customer will be directed to an appropriate Trauma Counsellor for a free session, within the network, nearest to the customer's work or home address.

Once the Customer has been referred he/she will be assisted in scheduling an appointment or should the customer prefer, the contact details for the centre will be provided in order to make own arrangements. In the event of the latter, the particular counselling/trauma centre will be notified of a possible counselling session to be scheduled.

ASSAULT & HIV SERVICE

Your first choice in immediate HIV Exposure & Trauma Assistance affords you, your employees and your loved one's step-by-step emergency medical guidance, emotional support and daily case management in the immediate event of possible HIV exposure and/or a traumatic incident.

Traumatic incident includes:

- HIV exposure
- Rape
- Witness to suicide Robbery
- Natural disasters
- Immediate bereavement
- Physical assault
- Attempted murder
- Mugging / theft
- Vehicle accidents

Additional specialist support includes:

- Accompanied identity parade
- Accompanied court room appearance

The difference between life and death, victim and survivor, hope and despair.

As a member, you will receive guaranteed, rapid response trauma guidance and assistance with immediate access to Anti-Retroviral Treatment within 72 hours. All our members receive on-demand professional advice on the action steps required within 72 hours, in order to reduce the risk of infection.

Access to our medical practitioner network is granted instantly, directing members to the right specialist care and possible financial support available.

What you get?

- Access to 24-hour Care Centre
- Access to advice regarding the location of Instant Medication and Testing
- Access to advice regarding where a member can receive Anti-Retroviral Therapy & STI Medication
- Access to where a member can get Face-to-Face counselling (optional)
- Telephonic Support by specialist case manager

Our Affiliate Network includes:

- Doctors
- Nurses
- Social Workers
- Psychologists
- Counsellors
- Occupational Therapists

FUNERAL MANAGEMENT SERVICES

The Funeral Management Service offers specialised, professional assistance to members with funeral arrangements during a time of need. The aim is to provide telephonic assistance in a language which poses no or otherwise a limited communication barrier in the time of distress.

It includes the following services:

- Assistance with official documentation such as death certificate, border crossing documentation.
- Assistance with autopsy and referrals to pathologists and recommended reputable undertakers.
- Assistance with funeral arrangements: Tombstone, Marques, Catering, Flowers.
- Assistance with legal aspects regarding the funeral procedures such as correct removal of the body.
- Transportation arrangements can include the cost of one relative to accompany the remains to the funeral home nearest the place of burial.
- Referrals to Funeral Homes.

BAIL ASSIST

Preamble The South African justice system does not differentiate between different types of criminals, when detaining suspects and the criminally accused. Petty offenders and persons arrested for misdemeanours are detained and held in the same facilities and holding cells as career criminals and those categorised as high crimes, such as rapists, murderers and other categories considered hard-core and violent criminals The risk ratio of first time offenders, those who cannot afford bail and or suspects in holding cells that are exposed to abuse, crime and violence are especially high That bail assistance is specifically geared to address this.

Bail Assistance

NMA's Bail Assistance service provides the posting of bail following the arrest of a policy holder for a lesser offence. Our constitution guarantees the right to freedom and to be presumed innocent until proven guilty in a court of law. You have a right to be granted bail and our service enables you to enforce this constitutional right.

We have a team of qualified legal personnel who would assist with in-depth legal advice and guidance regarding detention and the right to be granted bail. Our team of qualified lawyers, who are available 24/7, dedicated to guide through this traumatic experience and assist in posting bail.

We have an allocated maximum amount of R3000 available per client, per annum for the purpose of posting bail. This service does not include bail application.

The Benefit.

Bail beneficiary Member is entitled to be assisted with the posting of bail following your arrest for a minor offence.

Access to our 24/7 365 days a year call centre manned by qualified lawyers.

Comprehensive Legal advice on your rights regarding your arrest and bail.

We will contact your family members to advise them of your arrest and your bail benefit.

Who may be assisted?

The main member and his/dependents.

Dependents will include the Spouse and Children who are under the age of 18.

Children above 18 but less than 25 will be assisted provided that they are still at a tertiary institute.

The Spouse and the children should be named during registration for them to be assisted.

The following cases would be supported:

- Contempt of court
- Road traffic offences
- Driving while under the influence of alcohol
- Reckless and Negligent driving
- Common assault
- Theft where the value of goods is equal or less than an amount of R 3000
- Fraud where the value of goods is equal or less than an amount of R 3000
- Possession of drugs
- Public drinking
- Public violence

Who may benefit.

- Bail Protect member and/or beneficiary, subject to membership fees being paid and up to date

Claim procedure.

Contact our Call Centre and provide the details of your case. When making a claim you should have the following information;

- Membership number or South African Identity number for verification of your assistance.
- Case number

- The type of charge
- The amount of bail that has been set
- Contact details of the police Station or court
- Account details where bail money will be deposited

What we will do when you claim.

- We will verify the details of your arrest and bail with the police officer in charge.
- We will confirm if you would require the bail money to be delivered or if the money should be deposited into a nominated account.
- We will contact your spouse/partner to advise of bail assistance if requested to do so;
- We will ensure that money is delivered / deposited within a reasonable timeframe once your claim has been approved.
- We will follow up on your matter until its finalisation.
- We will advise you on any issue relating to your arrest and bail

What are your Obligations?

- You will be required to send the original bail receipt to us within 24 hours of your release.
- If you fail to mail the original bail receipt within 24 hours either through registered mail or courier you will be charged a penalty fee of R300.
- You will be required to adhere to the bail conditions set for you.
- If you fail to adhere to the conditions set for you and we are unable to recover the bail amount you will be liable for this amount together with any costs that we may incur in recovering same.
- Failure to adhere to the above may result in your future claims being rejected.

Conditions

The bail is refundable only post the court case or court case conclusion. The individual, regardless of the case outcome, will receive the refund upon providing the original receipt issued to the individual when the bail was paid. This is however subject to terms that does include,

- the individual must honour bail conditions
- attend and be present at court appointments
- conspires with and directly engages with or attempts to influence witnesses

Should the individual contravene any of these terms, the money paid for bail would then be forfeit to the State

Exclusions

Matters that are excluded from assistance.

We will not provide cover if:

- You are charged with any of the below crimes:
 - Treason
 - Child Pornography
 - Child abuse and/or Neglect
 - Assault with Intention to Do Grievous Bodily Harm
 - Robbery (Armed or with aggravating circumstances)
 - Dealing in Drugs
 - Murder or attempted murder
 - Rape
 - Subversion
 - Sabotage
- the crime of which you are charged with is classified as one contemplated in Part II or Part III of Schedule 2 of the Criminal Procedure Act, 51 of 1977;
- Where the charge is outside of RSA
- Any other matter not listed under supported incidents above

- the amount of bail exceeds the maximum assistance amount of R 3,000
- Where the amount of bail exceeds R3000 and you are unable to pay the difference.
- Where you previously had a claim and you did not comply with conditions set for you and we were unable to recover the bail money.