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## *Streetwise Legal Assistance with 1 x free 30-minute face-to-face legal consultation per matter*

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The benefits of the STREETWISE Legal Assistance Service include the following:

- Telephonic legal advice for any private legal matter provided 24-Hours a day, 365 days a year.
- Should the Legal Advisor deem the case to be requiring a face-to-face consultation with a lawyer / attorney, 1 x 30-minute consultation per legal matter / case will be arranged for you.
- Drafting and vetting of Motor Vehicle Purchase agreements. We will provide a fully customised agreement, ready for signature and not merely an empty template.
- Small Claims Court Kits: Claims for Motor Vehicle Accidents, Sale Agreements, Defective Workmanship up to R20 000.
- Should any legal matter proceed to litigation, we will provide the Member with a discount of at least 15% when utilising one of our Panel Attorneys.



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### *STREETWISE LEGAL Bail-me-Out benefit (up to R5 000)*

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- The Bail-me-out benefit provides assistance in posting Bail following an arrest for a minor crime.
- Bail assistance of up to a maximum of R5 000 will be provided where bail is granted.
- Should the Bail amount be set at more than R5 000, no assistance can be provided.
- We will obtain and retain the original Bail Receipt
- We will contact the member the day following the first court appearance to ascertain the outcome, and will continue to follow-up with the Member until finalisation of the matter. During this time we will provide telephonic Legal Advice regarding your arrest and bail.
- Should the Member cause the bail to be forfeited, he/she will be liable for the repayment of the Bail amount as well as any and all ensuing legal costs.

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### *STREETWISE RAF Claims Recovery Service*

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- We manage the process of all claims from the RAF up to settlement. You will receive 100% of the benefit. Should it be necessary to proceed with litigation, we assist up to the point where Summons must be issued;
- It is the duty of the Member to provide us with a fully completed Claim Form, as well as all supporting documentation.
- We will then assist with the following:
  - o Merit assessment
  - o Submission of the claim to the RAF
  - o Regular progress reports
  - o Settlement negotiations
- We guarantee a discount of at least 15% on Attorney Fees with one of our panel Attorneys, should any matter proceed to litigation.

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### *STREETWISE Pothole Damage Recovery Service*

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We are all aware of the dangers of travelling on South African Roads. With ever increasing motor vehicles, traffic patterns, severe weather conditions, coupled with a lack of maintenance on the road network, potholes become a major threat.

In the inevitable event that your tyres, rims, mags or even your vehicle become damaged by one of these potholes, we will assist you in claiming from the relevant authority responsible for maintaining the road. We will assist you with the claims procedure, from start to finish, and you will receive 100% of the payout from the relevant authorities.



Advantages of this service:

- We manage the entire process for you. We will require information in order to enable us to lodge the claim, but you will not be required to request any additional progress reports
- Claiming from the relevant authorities may be a long and tedious procedure. Without proper assistance, it may even be an impossible task. We will not only manage the procedure, but we will also expedite it
- You receive 100% of the pay out from the authorities
- There are no hidden fees
- We will even follow up with the relevant authorities to ensure that the pothole is repaired

Claims Process:

- Your claim must be lodged within 7 days of the event
- You may only use our services if you have not already, or intend to, claim from your motor insurance policy for the damages
- Your vehicle must be fully licensed, and you must be in full compliance with the requirements as per the Road Traffic Act at the time of the incident
- We will only assist with damage caused within the borders of the Republic of South Africa
- The vehicle must be registered in the name of the Member

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### *STREETWISE TraumaCall Alert Panic Button*

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STREETWISE TraumaCall Alert is an App panic button, when activated, alerts your pre-selected emergency contacts (family / friends) that you are in need of emergency assistance. An SMS is sent to your emergency contacts with your real time GPS location.

From the time you trigger a panic alert, we will be tracking your location. A consultant from our 24-Hour Emergency Contact Centre will phone you to determine the type of emergency assistance you require and connect you with the closest emergency service, such as SAPS, Ambulance Service, Fire Department, etc. Should the consultant be unable to reach you, they will immediately contact one of your pre-selected emergency contacts and inform them of your alert triggered and your location.

In addition to the panic service, the App provides you with an Emergency Service Directory providing you with the contact and location details of hospitals, police stations, fire stations, emergency pharmacies etc which are located closest to where you are.

The TraumaCall Alert App is available for download:





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## STREETWISE Medical Emergency Ambulance Service

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### **Definitions:**

- “Acute Illness”** means the sudden and unexpected deterioration of health, which is considered serious and which requires immediate emergency medical intervention, qualifying you for immediate Emergency Medical Transportation.
- “Bodily Injury”** shall mean any accidental, sudden, unforeseen major trauma to the body caused by blunt force or penetration due to a violent event.
- “Medical Emergency”** means any unforeseen accident, Acute Illness or Bodily Injury that requires Emergency Medical Transportation for You to be urgently treated and/or hospitalized at the closest most appropriate Medical Facility.
- “Emergency Medical Transportation”** means
- i. The provision of emergency medical road or air transportation, whichever is the most appropriate and available, to transport you to the nearest and most suitable Medical Facility where appropriate medical care is available; and
  - ii. all cost related to medical care during such transportation.

### **The Medical Emergency Ambulance Service, includes :**

#### **1. 24-Hour General Medical Advice and Information Hotline – Telephonic**

Emergency Medical Staff are available 24-Hours a day to provide general medical information and advice via telephone.

#### **2. 24-Hour Emergency Medical Advice and Assistance Hotline - Telephonic In**

emergency situations, the Emergency Medical Consultants will :

- a. guide You through a medical crisis situation;
- b. provide emergency medical advice; and
- c. arrange the support You require in respect of a responding ambulance service via the Emergency Medical Helpdesk.

#### **3. Emergency Medical Response to the scene of a Medical Emergency (Primary Response)**

In the instance of a Medical Emergency, taking logistical constraints into account (e.g. availability of suitable landing sites and prevailing weather conditions), an appropriate road and/or air response will be undertaken utilising an ambulance, a rapid response vehicle or a helicopter whichever is the most medically appropriate - all of which are manned by appropriately qualified and experienced emergency care practitioners, paramedics or doctors. Such transport will be despatched to the scene of a Medical Emergency where appropriate lifesaving support will be provided. If necessary, You will be stabilised before Emergency Medical Transportation is provided.

#### **4. Emergency Medical Transportation – Pre-hospital**

In the event of Your involvement in a Medical Emergency, we will arrange and pay for Emergency Medical Transportation where required to the closest, most suited emergency medical facility to provide you with stabilisation and further treatment.

For the avoidance of doubt:

- a. You will be transported to a Government hospital (and not a private hospital) in the event that You do not have sufficient and current medical aid cover, or in the event that the Emergency Medical Consultants / attending paramedics are unable to establish whether You are a paid-up member of a medical aid, e.g. due to the fact that You are unconscious;
- b. The decision as to whether Your circumstances constitute a Medical Emergency for which Emergency Ambulance Transportation will be provided shall be in the sole and absolute discretion of the Emergency Medical Consultants handling the case;



- c. The choice of which Medical Facility You are transported to shall be in sole and absolute discretion of the attending Emergency Paramedic Services. You waive any and all claims against Us should You suffer any loss and or damages as a direct or indirect result of the choice of Medical Facility;
- d. Medical considerations including the degree of urgency, Your state and fitness to travel and other relevant considerations including, but not limited to, airport availability, weather conditions and distance to be covered as assessed by the Emergency Medical Alarm Centre doctor and support staff will determine whether Emergency Ambulance Transportation will be provided by medically equipped fixed wing air ambulance, helicopter, scheduled commercial flight or road ambulance.

## **YOUR DUTIES**

1. You must contact the dedicated number and provide Your membership number, personal particulars, the place and telephone number where You or Your representative can be reached and a brief description of the emergency and the nature of the assistance required.
2. If an emergency requires that You are taken directly to a Medical Facility without first contacting the Dedicated 24-Hour Contact Centre, You must notify the Dedicated 24-Hour Contact Centre within 72 (seventy two) hours of the Medical Emergency having occurred.
3. If you request an ambulance, and it is found that you have misrepresented your medical condition or the seriousness of same, you will be responsible for the Call-out fee for the Emergency Ambulance Service.
4. If your request and ambulance, and the attending paramedics deem your condition to warrant immediate Emergency Ambulance Transportation, should you decide to not be transported to hospital and sign an RHT (Refusal of Treatment / Transportation), you may be held liable for the call-out fee for the Emergency Ambulance Service.
5. If You have a medical aid, the invoice for ambulance transportation will be submitted to Your medical aid for payment.

## **SPECIFIC EXCLUSIONS**

**We are under no obligation to provide any services to You in circumstances resulting, directly or indirectly from:**

1. Services being rendered without the Dedicated 24-Hour Contact Centre's authorisation or intervention.
2. Minor (i.e. non-life threatening) illness or injury which, in the sole opinion of the Emergency Medical Alarm Centre personnel, can be adequately treated locally, by your family General Practitioner for example, and which do not require Emergency Ambulance Transportation.
3. Wilful and self-inflicted injury or self-induced illness, as well as insanity, alcoholism, drug or substance abuse or self-exposure to needless peril (except in an attempt to save human life).
4. Professional Sport or sport undertaken on a national or provincial competitive basis.
5. Your commission of, or Your attempt to commit, an unlawful act.
6. Your active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection nor for any consequence or loss which is a direct result of nuclear reaction or radiation.