



PUPILS 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 that 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

1. The cover is effective whilst the scholar 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 hours, and if they board or reside on the premises cover shall include such periods. All excursions or tours shall be included.
2. The cover shall include 24hr access to Netcare 911 – who shall have the scholar details on record, as well as those of the parents.
3. The cover shall also include:-
 - ★ Accidental Medical Expenses : R25 000
 - ★ Accidental Death : R25 000
 - ★ Accidental Permanent Disability : R25 000

In addition, cover shall include:-

- ★ Body Transport/Repatriation : R20 000
- ★ Extra Accidental Death Benefit : R10 000
- ★ Mobility (wheelchair or car modification) : R20 000
- ★ Emergency Ambulance Costs : R10 000
- ★ Daily Hospital Cash Benefit (max. 7 days) : R 1 000 p.d.
- ★ Accidental HIV Benefit : full cost

WHAT MAKES THIS COVER UNIQUE?

It provides a financial guarantee (up to a max. of R25 000) to enable the injured access to a private facility.