NETCARE plus

Hollard.

INSURANCE

Plus means more

NetcarePlus Accident Cover

Underwritten by The Hollard Insurance Company Limited (Reg No.1952/003004/06) a Licensed Non-life Insurer and an authorised Financial Services Provider. NetcarePlus is an authorised Financial Services Provider.

ACCIDENT COVER

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01

NetcarePlus Accident Cover

The NetcarePlus Accident insurance product is designed to provide you with cover for accident and trauma emergency medical costs when you have no medical aid – guaranteeing that you get access to quality healthcare treatment from our network providers.

This product helps you better meet your needs when you have experienced an accident or trauma event.

This is not a medical scheme and the cover is not the same as that of a medical scheme. This insurance product is not a substitute for medical scheme membership.

02

ACCIDENT COVER

Key features

- Unlimited emergency medical hospital treatment at our Network Hospitals.
- Family Care Benefit with daily lump sum payments.
- Road Accident Fund (RAF) claims assistance.
- Ambulance transport by Netcare 911 to a Network Hospital.
- Trauma counselling with a professional counsellor.
- Premium waiver.

03

What are the benefits?

Unlimited emergency medical hospital treatment for accident and trauma

The cost of emergency medical treatment for an accident and trauma event is covered at a Network Hospital or contracted service provider:

- In-hospital emergency medical treatment for the accident and trauma event.
- Emergency Department (ED) treatment for the accident and trauma event, including resuscitation.
- Hospital stay for up to 90 days in a general ward, high care, or ICU for as long as the emergency medical treatment is required.
- Emergency surgery required after an accident.
- Any medically required specialist visits, required as a result of an emergency, related to and as a consequence of the accident and trauma event.

Associated services that are necessary for the administration of emergency medical treatment due to an accident or trauma event:

- Pathology, radiology, auxiliary services.
- Specialised radiology subject to pre-authorisation.
- Physiotherapy & occupational therapy subject to pre-authorisation
- External appliances associated with the accident and trauma event, limited to R25 000 for each person, each event.
- Internal prosthesis, limited to R50 000 for each accident and trauma event.
- In-hospital consultations with a specialist while receiving emergency medical treatment.

03

What are the benefits?

What is an accident?

An accident is an unfortunate incident that happens unexpectedly and unintentionally, resulting in damage or injury.

What is an emergency?

An emergency is a sudden serious and dangerous event or situation which needs immediate action to deal with it.

What is an emergency medical treatment?

An emergency medical treatment is an urgent and short term, not longer than 90 days, remedial medical treatment that is required due to an emergency medical condition. Emergency medical treatment will be provided up to a maximum of 90 days calculated from the date of the accident and trauma event, provided that the treatment and services are directly related to the accident and trauma event

What is an emergency medical condition?

An injury or an event which is unexpected and sudden and would likely result in death, serious impairment of bodily functions, serious dysfunction or disfigurement of any bodily organ or place the health of the individual in serious danger if emergency medical treatment is not received.

Benefits included

Family Care Benefit

- Pays a daily lump sum amount of R1 000 when the insured person is hospitalised for a minimum of two nights in hospital as a result of an accident or trauma event. This amount can be used in any way the insured person wishes, such as paying for:
  - Transport costs for hospital visits.
  - Household expenses such as groceries, if the insured cannot earn an income while hospitalised.
  - Caretaker to look after the insured's children while hospitalised.
- The maximum benefit amount payable is R20 000 for each year per insured person.

Ambulance transportation

- Provides cover for the transportation of the insured person, from the place where the accident or trauma event occurred to the nearest Contracted Private Hospital.
- Transportation for accident and trauma events is provided by Netcare 911.
- Ambulance transportation will be via road or air, if necessary.
- This benefit also provides unlimited cover for stabilisation at the scene of the accident.

Road Accident Fund (RAF) claims assistance

- You get immediate access to an effective Road Accident Fund (RAF) claims management system, with no upfront expenses related to your accident claim.

Access to trauma counselling services

- Provides advice and counselling services to the insured person following a trauma event. This service is available at any time of the day.

Premium waiver

- In the event that you are admitted to hospital for 10 days or longer, we will cover your Accident Cover premiums for up to 90 days.

04

What are the cover limits

Benefits	Cover level **Min**	Cover level **Max**
Ambulance cover	R0	Unlimited
Hospitalisation for accident and trauma	R0	Unlimited, subject to a maximum of 90 days
Emergency department treatment		
Family Care	R0	R20 000 for each year per insured person

05

How to access the benefits

01

All immediate treatment must be pre-authorised by calling **0860 101 151**. Treatment and services are covered for a maximum 90-day period starting from the date of the accident or trauma.

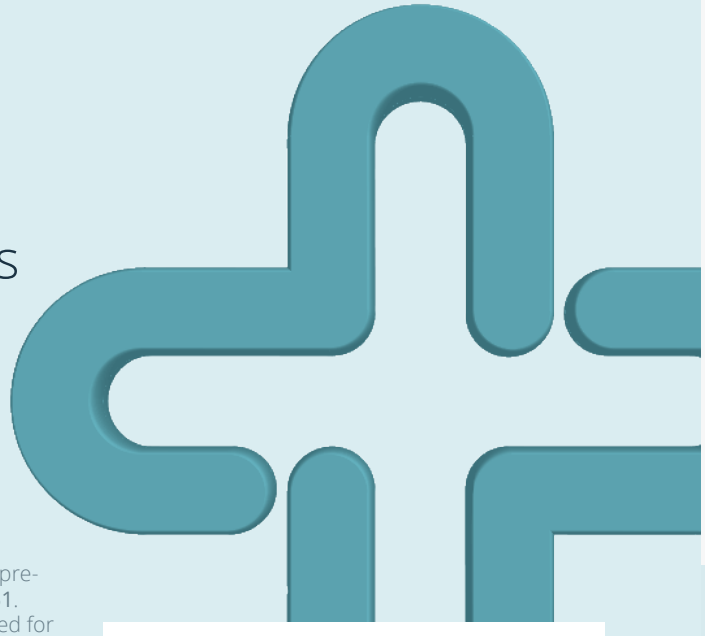
02

If you don't need immediate medical treatment, notify us about your accident or trauma event within 48 hours by calling **0860 101 151** (Monday to Friday, between 07:00 and 17:00) or by emailing **servicecentre@netcareplus.co.za**.

This ensures that we have these details on record should you need any medical treatment in the future.

03

No benefit is payable on this policy for services that are related to an illness or medical emergency not arising from an accident and trauma event.



Who can take out this policy?

A policyholder can join with dependants provided there is insurable interest and the dependants meet the age limit requirements.

What is an insurable interest?

A person has an insurable interest where loss or damage may occur, causing that person to suffer a financial loss or a certain kind of loss. To exercise an insurable interest, you must take out an insurance policy to protect the potential loss.

06

General exclusions

Certain benefit sections might have specific exclusions that apply in addition to these general exclusions. In addition to any specific exclusions set out in each benefit section, we will not pay a claim for or in the event of any of the exclusions listed below:

Any claim excluded or not first processed by your medical scheme.

Any claim where the benefit specific limits or overall annual limits per insured per year has been reached.

Events that occurred when you were not an insured person.

Events that occur during a policy waiting period unless it is for an accident or trauma event.

Events where you didn't obtain pre-authorisation from your medical aid, or where you didn't follow your medical aid's rules.

Tariff codes other than procedure and consultation codes recognised by the medical scheme.

Any claim for healthcare services received outside the Republic of South Africa.

Any claim for healthcare services where the insured person has neglected to use the NetcarePlus network if required to do so.

Investigations, treatment or surgery for weight-loss or cosmetic surgery (surgery for breast reduction or reconstruction as a result of treatment for cancer is included).

General exclusions

Any claim which should be covered by the Medical Scheme such as Prescribed Minimum Benefits, ward fees, theatre fees, medicines, appliances and other hospital expense.

Any claim, service or benefit that does not form part of this policy.

Suicide, attempted suicide or intentional self-injury.

Deliberate exposure to exceptional danger unless you attempt to save a human life.

The use of any drug or narcotic, legal or illegal, unless prescribed by and taken in according to the instructions of a Medical Practitioner other than yourself.

The failure of the insured person to follow any medical advice given by a Medical Practitioner.

Any incident, illness, accidental harm or event directly or indirectly caused by the excessive consumption of alcohol or alcoholism.

General exclusions

Participation, or attempted participation, by any insured in any of the following:

- Any defence force, police force, medical rescue service, firefighting service, correctional services facility or the disarming of explosives;
- Aviation activities where any medical expense is insured by another party (excludes fare-paying passengers in a licensed passenger carrying aircraft);
- Any form of race or speed test, other than on foot or involving any non-mechanically propelled vehicle, vessel, craft or aircraft.

Any incident, illness, accidental harm or event as a result of professional participation in Sport.

Active participation in riots, wars, political acts, public disorder, or any acts, or attempted acts, of any of the following:

- Civil commotion, labour disturbances, riot, strike, lock-out or public disorder or any act to bring about any of the above;
- War, invasion, act of foreign enemy, hostilities, civil war;
- Mutiny, military rising or usurped power, martial law or state of siege, insurrection, rebellion or revolution;
- Any act directed to overthrow or influence any state or government or any provincial, local or tribal authority with force or by means of fear, terrorism or violence;
- Any act to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any state or government, or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public.
- Terrorism.

General exclusions

07

Any claim, service or benefit that does not form part of this policy.

Any claim for unapproved tests or medication formularies.

The following procedures, items, services, service providers or events:

- All specialised dental procedures like crowns, bridges, dental implant related procedures, orthognathic surgery, temporo-mandibular joint ("TMJ") surgery, labial frenectomy, bone augmentations, bone or tissue regeneration;
- Step-down facilities if not medically required, for example frail care;
- TTO (to-take-out) medicines exceeding six days;
- All services obtained from a noncontracted provider, where no pre-authorisation was obtained for treatment at a contracted provider.

Any criminal act or attempted criminal act by an insured, which include the submission of any fraudulent information, or other fraudulent means, to get any benefit or service under this policy.

Expenses incurred for non-emergency transport charges whether or not such vehicle, vessel or craft is specifically designed for the purposes of medical emergency transport.

Any act by an insured that wilfully exposed the insured to danger, except where such act was in order to save a human life or prevent accidental harm.

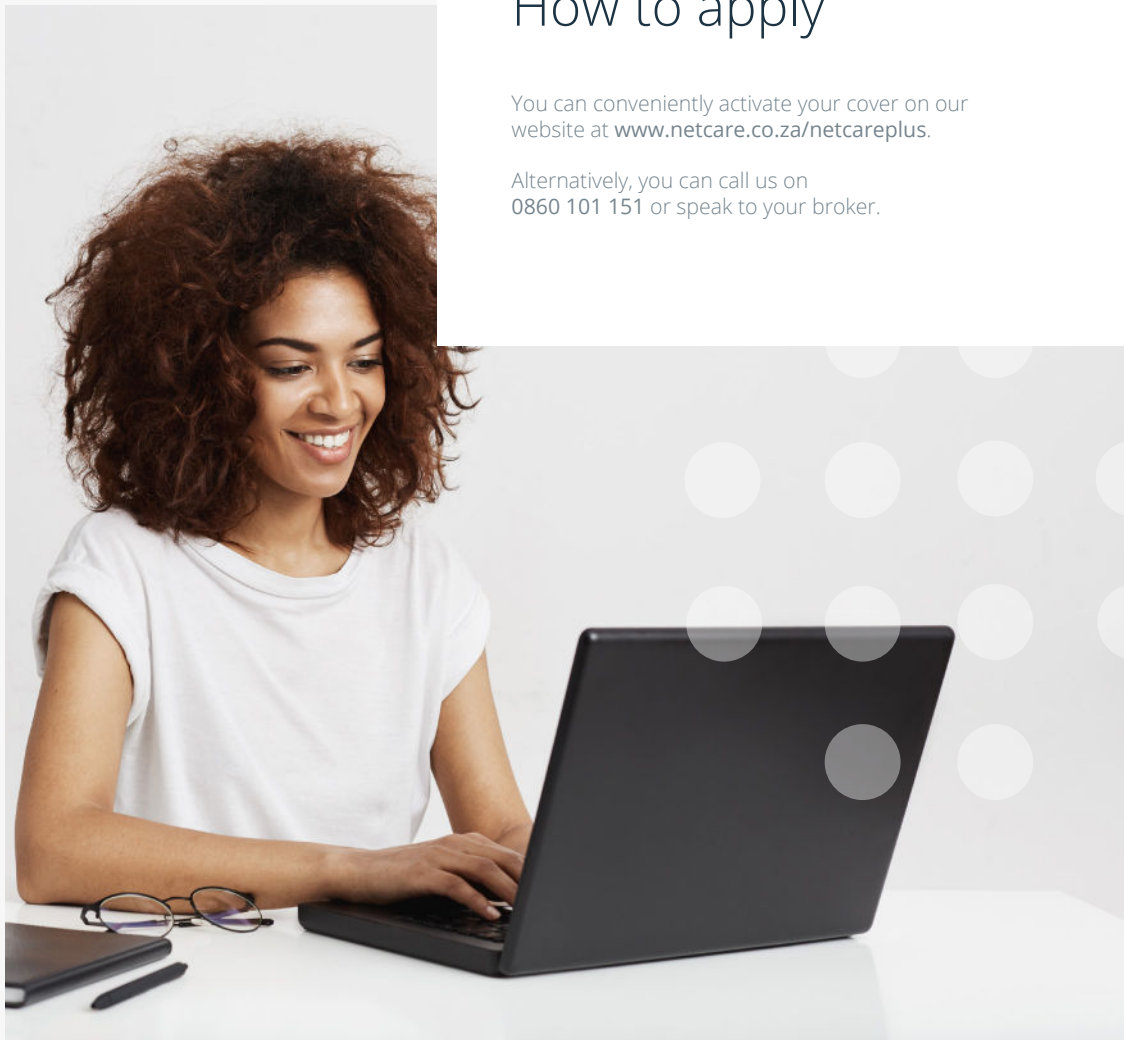
Note

*This is not a full list of exclusions. For a full list of exclusions please refer to the policy terms and conditions.

How to apply

You can conveniently activate your cover on our website at **www.netcare.co.za/netcareplus**.

Alternatively, you can call us on **0860 101 151** or speak to your broker.



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24HR EMERGENCY MEDICAL SERVICES

netcare.co.za/netcareplus
0860 101 151

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Providing YOU with the best and safest care.

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