

PERCEPTIONS

There are many people who believe that a Private Hospital will accept the admission of a member without securing the required "financial guarantee" of payment for healthcare services rendered. A Private Hospital is a "business" and needs to ensure payment is received for services rendered - therefore it is imperative that a member is able to provide adequate proof, or intention of payment – if healthcare services are rendered.

In the event a school staff member transports, or accompanies a scholar to the private hospital, it cannot be expected that either the staff member, in their own capacity, or the School, be expected to pay for the healthcare costs of the scholar. The onus of payment rests with the parent – and this may be problematic as the parent may not be present, or contactable.

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 emergency healthcare treatment available.



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HEALTH & ACCIDENT

EMERGENCY
RESPONSE PLAN

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WITH OVER 20 YEARS EXPERIENCE, WE ARE THE PARTNER OF CHOICE PROVIDING BESPOKE SOLUTIONS TO THE BROKER MARKET.

There are an increasing number of injuries and accidents that occur, on a daily basis, at schools or other 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 cover with them on a daily basis. Therefore, in the event of an accident, does the injured child get admitted to a government hospital or to a private hospital? If they are taken to a private hospital, who will stand surety for the medical costs?

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 government hospital – not what the parent may want to happen! If the scholars/students have the same basic emergency cover then all children are afforded access to top private hospitals. In an emergency, it becomes impossible to establish which children have what level of private health cover.

COVER OFFERED

- Cover is effective while the scholar/student is on the institution's premises, commuting from the institution premises to and from an official event, 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 includes these periods. All excursions and tours are included.
- Cover includes 24 hour access to Netcare 911 which will have the scholar/student details on record as well as the GPS location of the institution entrance. A mobile phone Netcare app, with a link to your Netcare 911 profile via the 082911 number, is provided to staff which in an emergency sends an alert to Netcare 911 with your GPS emergency location. A Netcare 911 operator will take the details of the emergency and best appropriate action.

Benefits	Scholars up to Grade 12	Students (Post Graduate)
Accidental Medical Expenses *	R25 000	R25 000
Accidental Death	R25 000	R50 000
Accidental Permanent Disability	R25 000	R50 000
HIV Assist Benefit	Full Cost	
Trauma Counselling Extension	Actual costs of counselling up to a maximum of R25 000 per insured per year.	
Emergency Transportation	Actual costs not exceeding R25 000. (Within S.A. only)	
Hospital Cash	R1 000 per day up to a maximum of 30 consecutive days.	
Life Support Equipment	We will pay reasonable hire/usage costs for life support machinery/equipment, necessary as a result of bodily injury, up to R75 000.	
Mobility/Wheelchair	Subject to a valid PTD claim, if the insured is permanently dependent on a wheelchair for mobility, we will pay for the reasonable and necessary costs. Actual costs not exceeding R40 000.	
Permanent Disfigurement	Percentage of permanent total disablement benefit in proportion to affected area, up to maximum of 50%, limited to R60 000.	
Repatriation/Body Transportation	Actual costs not exceeding R40 000 for domestic repatriation only.	
Final Expenses	R10 000	
Seat Belt /CrimeBenefit	10% of death/permanent total disablement benefit up to a maximum of R60 000 per occurrence.	
Claims Preparation Costs	We will pay any reasonable costs, incurred by you, in formulating, calculating or substantiating a valid claim, actual costs not exceeding R2 000.	

* Please note that the Accidental Medical Expenses cover is subject to an excess per event of R300

WHAT IS THE COST?

The cover is compulsory for all scholars/students. The premiums are payable annually in advance.

The annual premiums are:

- Scholars up to Grade 12: **R73 p.a.**
- Students (Post Graduate): **R103 p.a.**
- Minimum Annual Premium: **R7 300**

OPERATIONAL PROCEDURES

All staff will be aware that all scholars/students are covered with identical cover and will be equipped with the Netcare App. In the event of an accident/injury a call should be made using the Netcare App 082911 functionality giving the details of the emergency, registered name of the school/institution and the names of those injured.

If necessary, an emergency vehicle will be dispatched and if necessary, the injured transported to the nearest appropriate hospital. Netcare 911 will issue the necessary financial guarantee (up to a maximum of R25 000) to enable the injured access to a private hospital. If the injured person is transported privately to a hospital, 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 hospital, The educational institution will contact the parents to inform them of the situation.

If the injured person is insured via private health cover, this plan cover will withdraw, to allow the private health cover to commence. If the injured person has no private cover, the parents will have the cover afforded by this Policy and will be comforted by the fact that their child had the necessary emergency treatment by the most appropriate private hospital available – up to the Policy limits. If the incident leads to a death or permanent disability, benefits will be payable to the school/institution for on-payment to the parents/guardians.



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