

## Value for Life

### Terms and conditions

#### Definition and interpretation

- In these terms and conditions an eligible person (**you, your**) means a person who is covered under your main Nedbank Insurance policy, including:
  - your partner (a person you are married to or in a relationship with, similar to a marriage).
  - your dependent children; and
  - your domestic workers.
- The single includes the plural, and one gender includes the other genders and the other way around.

#### General terms and conditions

- Nedbank Insurance (we, us, our) may stop your Value for Life benefits after having given you 31 days' written notice.
- **You can access these benefits only by calling the Value for Life Call Centre on 0860 000 538.**
- Only eligible persons may use these services and products.
- The service and product providers for Value for Life reserve the right to stop or end your membership by giving you 31 days' written notice if you breach the terms and conditions that apply to the relevant service or product. You will then forfeit all your Value for Life benefits, including accrued, unredeemed, and unclaimed vouchers and discounts.
- We and the service providers for Value for Life reserve the right to change the terms and conditions of the benefits by giving you written notice of 31 days. All service and product warranties as well as terms and conditions apply.
- When you call the Value for Life Call Centre, we will need the following information:
  - Your personal details, including your policy number and contact details.
  - The details of the service or product that you need.

#### Specific terms and conditions

##### Trauma, assault and HIV protection

Trauma, assault and HIV protection benefits are limited to incidents in South Africa.

##### Benefit description

- We offer a round-the-clock emergency helpline on **0860 000 538** in case of assault (an external and a visible bodily injury due to violence for which you need medical treatment), accidental exposure to HIV and other trauma, including the following:
  - Rape
  - Hijacking
  - Child abuse
  - Suicide or death of close family members
  - Domestic violence and abuse
  - Kidnapping or abduction
  - Gender-based violence and abuse
  - Armed robbery and assault
- If you experienced trauma, you can go for psychological counselling at a public trauma centre or a private institution.

- In case of an assault like rape or any accidental exposure to HIV, for example a prick with a contaminated needle, you will have access to hospital care, treatment, and diagnostic regimes to manage the consequences.

### **Trauma and assault**

- If you call the helpline, which is manned by professional nurses, assistance and transport to the nearest local medical facility will be arranged, and if necessary, you will first be stabilised. Interhospital transfers are not covered.
- Cover for an assault is limited to R5 000 per eligible person, with a maximum of R10 000 per family per incident for medical treatment due to bodily injury.
- You will also receive help with referrals for psychiatric consultations.
- Trauma cover (psychiatric consultations) is limited to R5 000 per eligible person, with a maximum of R10 000 per family per incident.

### **HIV protection**

- The HIV protection benefit offers the following:
  - Round-the-clock access to telephonic consultations with trauma counsellors.
  - Three psychiatric consultations (per incident) with a specialist (a general practitioner, registered trauma nurse, psychologist, psychiatrist or trauma counsellor).
  - Three HIV blood tests (per incident): one immediately after the event (for example rape), the second one six weeks after the event and the third one three months after the event. If the test results are positive at the time of the initial blood test, further testing will not be covered.
  - If you were exposed to HIV accidentally and a rapid HIV test shows that you are positive, you will have access to the following:
    - A 30-day starter pack of antiretroviral medication.
    - A seven-day course of sexually transmitted infections (STI) medication.
    - A morning-after pill to prevent pregnancy (in the case of rape).
    - Registration for an HIV management programme if you tested positive.
    - Round-the-clock access to our HIV telephonic counselling centre for information, advice and support.
- In the event of rape, you will receive monthly telephonic counselling from a trauma counsellor for 12 months after the incident, but treatment costs are excluded.
- If you were HIV-positive at the time of the rape, you will have access to the following:
  - Round-the-clock telephonic trauma counselling.
  - Round-the-clock telephonic HIV counselling.
  - Three consultations per incident with a specialist (a general practitioner, trauma-trained registered nurse, or trauma counsellor).
  - A seven-day course of STI medication.
  - A morning-after pill to prevent pregnancy.

### **HIV protection exclusions**

- You will not receive compensation if it is found that you have participated in an event that can be linked to the following:
  - Riots, civil commotion, labour disturbance, strikes or lockouts or public disorder or any activity that is meant to cause any of these events.
  - Wilful misconduct.
  - Performance or attempt to perform the following:
    - Any act on behalf of any organisation, body or group of persons that is meant to disrupt or influence any state or government or any provincial, local or tribal authority with force, fear, terrorism or violence.
    - Any act that is meant to cause destruction, damage or bodily injury to further any political aim, objective or cause, or to cause social or economic change or to protest against any state or government or any provincial, local or tribal authority to create fear in the public.
- If you do not report an HIV claim within 72 hours after the event, we cannot accept your claim for HIV protection medication, as the antiretroviral medication (starter pack) will no longer be effective. However, you can still use the telephonic advice and trauma-counselling benefit.

## Legal services

- This is a broad-based legal assistance service provided by an admitted attorney, paralegal, or other appropriately qualified person (not necessarily a practising attorney).
- These services include the following:
  - A 24-hour telephonic legal advice line on **0860 000 538**.
  - Drafting of standard legal documents\*, including the following:
    - Guidelines for the Small Claims Court, including guidelines as to whether a matter falls within the jurisdiction of the Small Claims Court.
    - Agreements for domestic workers.
    - Guidelines for divorce maintenance.
    - Last wills and testaments.
  - A personal (face-to-face) legal consultation service.
- If you call, an advisor may:
  - deal with the matter efficiently.
  - inform you that the matter requires research or more information.
  - give you a document to help you with the matter; or
  - recommend that you contact an attorney for a free 30-minute consultation.
- The 24-hour advice line is available all year round and all calls are recorded.

\* Please call us to confirm the full list of documents.

## Free 30-minute consultation

- This service is available on condition that the meeting takes place at a legal firm that is within the magisterial district where you live, or if this is not practical, the nearest jurisdiction.
- If after the consultation you want to appoint the legal advisor to help you with the matter, it will be for your own account.
- This service is limited to South Africa and South African law.

## Funeral support

With funeral support the benefits that you will be able to claim for an insured person will depend on the requirements. These benefits include the following:

- Repatriation of the deceased to the funeral home of your choice, closest to the place of burial (limited to South Africa, Namibia, Zimbabwe, Botswana, Eswatini, Lesotho and Mozambique, ie south of the 22° parallel).
- Transport for one person to accompany the deceased, and accommodation for this person can be arranged for one night, when necessary.
- Legal assistance, for example with obtaining the death certificate and moving the deceased.
- Referral to a service provider to help with the arrangements for a funeral or cremation. **(We will not be liable for any costs related to the funeral or cremation).**
- Referral to pathologists, if required.
- Referral to a psychologist or psychiatrist, if required.
- Referral for special counselling, for example for the loss of a child, if required.
- Access to our call centre round the clock and all year round. All calls are recorded.

If an insured person dies and you need to use these benefits, you must call us as soon as possible and give us the following information:

- Your policy number.
- The name and identity number of the deceased.
- The address where the insured person died.
- Your name, address and contact number where we can reach you.

If you make your own arrangements and incur repatriation costs without contacting us first, we will not be liable for these costs. However, we will provide you with other assistance in terms of this agreement.

## Healthcare services

This is a healthcare service providing unlimited access to qualified nurses 24 hours a day, seven days a week.

### Benefits

- Emergency medical advice over the phone.
- Assessment of symptoms and referral to an appropriate healthcare professional.
- Information about all aspects of healthcare, including home remedies with scheduled follow-up assessment calls, if required.
- Explanation of medical terms, test results and information relating to medication.
- Counselling for chronic ailments and diseases to minimise the impact on your daily life.
- Access to one of the most widely searched and referenced drug and poison databases in South Africa.
- Access to a pre-recorded audio health library for information on a range of medical topics.

### Specific terms and conditions of the healthcare services benefit

Following a symptom assessment done based only on the information that you provide at the time of your call, we may refer you to a medical professional, but you will be liable for the costs incurred for services rendered by the medical professional.

### Security benefit

- You may get discounts on the recommended retail price of a variety of security products and services, including alarms and security gates, on condition that you source the product or service via the Value for Life Call Centre.
- When you call, you must indicate the service provider you wish to use. The call centre agent will then give you a voucher and instructions on how to redeem it.
- You must then liaise directly with the service provider, present the voucher in line with the instructions you received, and pay the service provider.
- The service provider reserves the right to recommend a preferred partner when offering the product or service.

### Specific terms and conditions of the security benefit

- The terms and conditions of the service provider, as well as the terms and conditions of the product or service, apply.
- Discounts apply only to new installations or new contracts arranged via the service provider that you have sourced through the Value for Life Call Centre on 0860 000 538.
- Service providers reserve the right to stop or suspend your membership at any time if you breach their terms and conditions or the terms and conditions of the product or service. If this happens, you will also forfeit all your unredeemed vouchers and discounts.
- All normal warranties and terms and conditions of service or product providers apply.
- Marketing material should be used only as a guideline, as the product or service offers and prices may change without prior notice. We recommended that you call the Value for Life Call Centre on 0860 000 538 if you have any questions.
- Discounts offered apply only to recommended retail prices and do not include specials and promotions.

## Home Assist services

- This is a 24-hour helpline (0860 000 538), offering assistance with household emergency repairs within South Africa, including the following services:
  - Electrical services.
  - Plumbing services.
  - Locksmiths.
  - Glazing services.
  - Appliance repair (limited to large appliances such as freezers, fridges, stoves and washing machines).
- Home Assist will put you in touch with appropriate accredited service providers. The call-out fee and first hour of labour is free. All other costs related to parts and additional hours of labour are for your own account.