

GRANTLEIGH



02 February 2015

Dear Parents / Guardian

RE: LEARNERS PERSONAL ACCIDENT INSURANCE

It is school policy that all pupils are required to have medical aid or insurance. Grantleigh, through **Guardrisk**, offer a personal accident insurance policy for scholars and staff. Details can be found attached to this letter.

Should you be interested in taking out this insurance cover for your child/children please would you complete the attached application forms and return it to the Finance Department (Maureen van Loggerenberg) urgently. Your child/children's school account will be debited at the end of March 2015 with the applicable once-off amount. **This cover is valid for the year 2015.** Please ensure that you mark the correct premium category, as incorrectly marked premiums will result in claims not being processed.

Should you have any queries, please do not hesitate to contact me.

Yours sincerely,



Maureen van Loggerenberg
HR – Administrator



Sonja Froneman
Business Manager

LEARNERS/STAFF PERSONAL ACCIDENT INSURANCE COVER THROUGH GUARDRISK

APPLICATION /CONFIRMATION FORM

PUPIL'S NAME: 1. **PUPIL CODE:** (.....) **GRADE:** (.....)

ID NO:

PUPIL'S NAME 2. **PUPIL CODE:** (.....) **GRADE:** (.....)

ID NO:

PUPIL'S NAME 3. **PUPIL CODE:** (.....) **GRADE:** (.....)

ID NO:

PARENT/GUARDIAN'S

NOMINATED CELL PHONE NO:

(This is for ER 24 Emergency Medical Response)

2015 RATES

Please tick the appropriate category below and return to Grantleigh.

	PUPIL CODE NO.	ANNUAL PREMIUM	<input checked="" type="checkbox"/>
ALL LEARNERS	1. 2. 3.	R140/Per Learner	
RUGBY PLAYING LEARNERS IN GRADE 8 – 12	1. 2.	R350/Per Learner	
TEACHERS/ADMIN/GENERAL STAFF MEMBERS	N/A	R120/per Staff member	

PARENT/GUARDIAN/STAFF MEMBER'S SIGNATURE:

23 October 2014

EDUC8 PERSONAL ACCIDENT QUOTATION FOR GRANT LEIGH

Our policy is designed and written to add tremendous value to the client and we are confident that our wording is competitive in the market. Our product is all encompassing as solution for an educational institute. In addition, we have in place, a hands-on claims administration flow to ensure our service delivery is efficient on all levels and supportive of our product

With our passion for Solution driven product offerings, we are committed to being a leader in innovation by offering enhancements to our products which are significant and add value to the Insured and Insured Person

SERVICE DELIVERY:

A technically skilled business development consultant onsite to attend any queries related to underwriting, claims handling marketing strategy, product enhancement

PRODUCT INNOVATION

We have incorporated outsourced services, offered on our product. These providers are specialists in their respective fields and have been in existence for several years.

COVER DETAILS

We thank you for the opportunity to quote on this account and have pleasure in providing our rates as follows:

Scope of Cover	School Activities including commuting			
cover option	Category 1	Category 2	Category 3	Category 4
Number of Members	All Learners	Technical Colleges (Students in Industry Training)	Rugby playing learners in Grades 8-12	Teachers, Administration and General Employees
Accidental Death	R50 000	R50 000	R50 000	R50 000
Permanent Disability	R150 000	R150 000	R150 000	R150 000
Medical Expense	R50 000	R50 000	R50 000	R50 000
ER24	YES			
HIV Assist	YES			
Broken Bones and Fractures	YES			n/a
Annual Premium per insured person	R140	R200	R350	R120

Medical Expense Excess

- R300 for non sporting injuries
- R750 for sporting injuries

Any One Insured Person : R3 000 000
Any One Event/Occurrence: R10 000 000

AUTOMATIC EXTENSIONS

BENEFIT	MAXIMUM COMPENSATION PER INCIDENT	
	SCHOOL PERSONNEL	LEARNER
Repatriation	R35 000	R20 000
Emergency Transportation/ Search & Rescue	R75 000	R75 000
Life Support Equipment	R25 000	R15 000
Temporary Drivers	R 1 000 per week – annual limit R10 000	NIL
Trauma Counselling	R 750 per visit - annual limit R25 000	R 750 per visit - annual limit R25 000
Childcare	R 200 per day - annual limit R 10 000	NIL
Family/Domestic Worker Medical Expenses	R25 000	NIL
Claims Preparation Costs	R50 000	R50 000
Mobility	R150 000	R150 000
Rehabilitation	R75 000	NIL
Relocation	R40 000	NIL
Seat Belt	10% up to a maximum of R50 000	10% up to a maximum of R50 000
Crime	5% up to a maximum of R25 000	5% up to a maximum of R25 000
Hospital confinement (daily benefit)	R2 000 up to 14 days	NIL
HIV/AIDS Accidental Exposure	Assistance Service	Assistance Service
HIV Compensation	R50 000	R50 000
Accident Expert Assist/Roadcover	Assistance Service	Assistance Service
	R7 500 guaranteed hospital admission due to an Injury on duty	NIL
Accidental Death Courtesy car hire	Assistance Service	NIL
War Risks cover	Up to the maximum limit stated under Death or Permanent Disablement	NIL
Additional Death Benefit	R10 000	R10 000
OPTIONAL EXTENSIONS		
Hospital Admission Guarantee	NIL	R20 000 per annum
Casualty Expense	NIL	Compensation as stated on the Policy Schedule
ER24 panic response	NIL	Assistance Service
School Fee Remission	NIL	Compensation as stated on the Policy Schedule

ER24 PROCESS FLOW

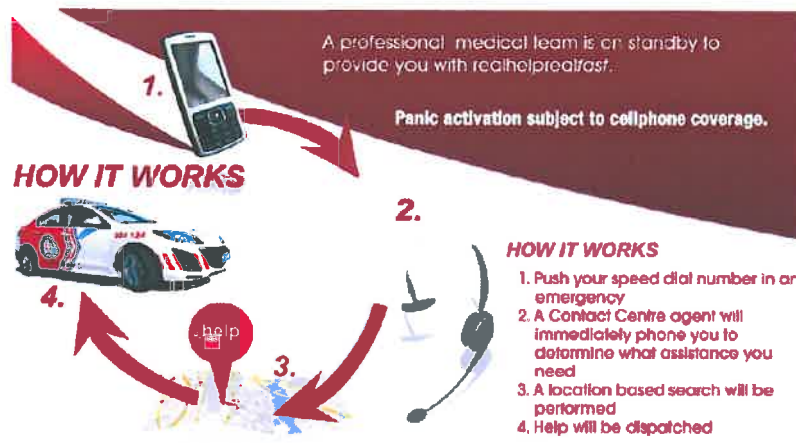
BENEFIT OF THIS SERVICE

1. The insured person will have access to immediate medical assistance when a pre-determined number on your mobile phone is pressed
2. The Contact Centre will contact you within minutes of the signal, based on the emergency, land or air assistance will be dispatched
3. In addition, ER24 will arrange hospital admission guarantee if needed up to R20 000 per annum, subject a 24 hour excess

HOW IT WORKS?

IDMe turns your cellphone into a panic button, which means that in a medical emergency ER24's 24/7 Contact Centre will have access to:

1. Your location by means of triangulation via cellphone towers
2. Medical aid details
3. Medical history and allergies
4. Next of kin information



SERVICE OFFER

ER24 SERVICE AGREEMENT BENEFIT	SPECIFICATION
Emergency response and stabilisation	Included
Medical transportation	Included
Emergency medical information	24 hour telephonic assistance
Medical hotline	24 hour telephonic assistance
Trauma counselling	24 hour telephonic assistance
Panic alert set up	Once off

Emergency Medical Response, Stabilisation and Medical Transportation

- ER24's Contact Centre will immediately dispatch an appropriate road or air ambulance which is staffed by our appropriately qualified emergency medical care practitioners. Once at the scene of the incident, lifesaving support will be provided to the patient and where relevant, the patient will be stabilised before transfer is provided to the closest most appropriate medical facility/as per client customised requirements.
- Our team of medical professionals will prioritise a transfer based on medical conditions, the degree of urgency, the patient's state and fitness to travel. Other considerations include but are not limited to airport availability, weather conditions and distance to be covered as assessed by the Contact Centre doctor. Our Contact Centre and

operational team will determine whether transport will be provided by medically equipped helicopter, regular scheduled flight or road.

Emergency Medical Information

- Lifesaving medical advice can be accessed via **084 124** where a medically trained professional will be able to guide you through a medical crisis.

Medical Hotline

- **ER24** medical personnel, including paramedics, nurses and doctors, will be available 24 hours a day to provide general medical assistance. This is an advisory and information service, as a telephonic conversation does not permit an accurate diagnosis.

Trauma Counselling

- **ER24's** Trauma Support team will provide support and trauma counselling to your clients/members. Telephonic counselling services are available 24 hours a day, seven days a week.
 - Natural death
 - Unnatural death
 - Crime related incidents (hi jacking, armed robbery, shooting, stabbing)
 - Sexual assault
 - Attempted suicide
 - Past trauma
 - Domestic violence
 - Drowning
 - Hospital support
 - Death notifications

HOW TO REGISTER:

The nominated cell number will be supplied to ER24 by Guardrisk monthly. ER24 will upload the number and each insured individual will receive an sms with the product detail and a url link to the registration page where the Insured person is able to capture the relevant data

PEP - STANDARD PROCESS

In the event of an exposure event, the member must immediately call the Medical Call Centre. The staff working at the medical call centre will provide the patient with step-by-step guidance as to what the patient needs to do. As a basic indication of the program procedure, the following key steps are followed:

STEP 1

Contact the emergency call centre where staff will:

- Establish contact details of the caller;
- Ascertain the nature of the incident and what assistance is required;
- Establish the geographical location of the patient;
- Establish, verify and record details of patient as well as membership details (i.e. *Please quote your name and ID number, and let us know you are a member*);
- Counsel the individual on the procedure he/she must follow. The medical staff at the treatment facility will advise the patient on the procedure to follow should **they wish** to report the incident to the police;
- Provide additional medical emergency advice if required.

STEP 2

The member is transferred (or call back is provided) to the HIV case manager or physician responsible for managing the specific process. The member is (if not done previously) counselled regarding the HIV exposure and the necessary medical protocol that needs to be followed.

STEP 3a (Emergency PEP Pack Available on Site)

The treating doctor and case manager will complete the following:

- Counsel & advise the member regarding the PEP medication that is required;
- Will instruct the member to take the necessary medication;
- Will arrange for the necessary scrip to be faxed/e-mailed to the member;
- Will set up an appointment at the closest available doctor for the initial emergency appointment at a time convenient to the member but within the next 5 to 24 hours (from initiation of the treatment).

STEP 3b (Emergency PEP Pack NOT Available on Site)

The treating doctor and case manager will complete the following:

- Counsel & advise the member regarding the PEP medication that is required;
- Will determine the best location for the member to collect their medication (this could be 1 of 3 options – the workplace PEP pack, a local pharmacy or network doctor);
- Will advise the member to collect the necessary medication from the location chosen at the next available opportunity;
- Will set up an appointment at the closest available doctor for the initial emergency appointment at a time convenient to the member but within the next 5 to 24 hours (from initiation of the treatment).

STEP 4

The appointment is held with the network doctor where the appropriate rapid and ELISA test is conducted; the member receives counselling and any other related medication for the specific case. The following medication is (where applicable) made available by the treating doctor. As specified, all treatment and prophylaxis protocols are determined by the treating doctor.

- **ARV's:** Triple combination (various options available, again dependent on the specific circumstances of the case). ARV regime is prescribed for an initial period of 3 days and following the follow-up doctor consultation will be provided for a further 28 days.
- **STI's:** Medicine for Sexually Transmitted Diseases (Other than HIV) is staggered/delayed to avoid acute pill load. They include treatment for various parasitic, bacterial and fungal infections.
- **Antibiotics:** Standard protocol.
- **Tranquillisers:** For mainly anxiolytic requirements and at higher doses also sedative, hypnotic and skeletal muscle relaxant requirements.
- **Pregnancy:** the morning after or emergency contraceptive pill for termination of pregnancy.

STEP 5

Post treatment follow up by the dedicated Case Manager to ensure any necessary treatment adherence and to set up the two follow up appointments (with necessary follow up ELISA tests).

STEP 6

Follow up appointments with a doctor nominated by Global Choices are scheduled, executed and paid for by Global Choices. The follow-up appointments are strictly related to the event for which the patient underwent emergency treatment as defined in the programme policy document.

STEP 7

Post treatment assessment and telephonic counselling will be provided by Global Choices at no cost for 12 months following the event. Should additional third party medical treatment, medical reporting or any other procedures or medico-legal services be required, these will be for the account of the patient.