

MY PERSONAL LIFELINE – FREE COVER

Feel safe. Feel empowered.

When phoning a friend is not enough...

When all we want to do is put the people we love in a protective bubble...

and keep them there forever...

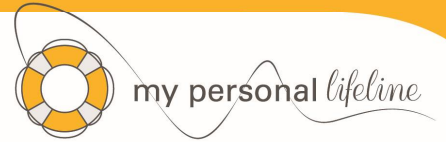
As everyone's safety cannot always be guaranteed Sometimes professional help is all we need ...

Our needs are all the same, we want to feel safe.

Even if we are alone treading water, feeling safe gives one an immense sense of empowerment.

My Personal Lifeline is a unique collaboration of services and insurance designed to empower you and provide professional help should you become a victim of a criminal act. My personal lifeline aims to immediately assist you by placing you in a secure environment where you are able to make decisions and think more clearly with the help of professional guidance should you require this service.

By calling our 24-hour response team you will receive immediate assistance that may help take control of a threatening situation via our Crisis Management Tool. The crisis hotline provides everything from immediate medical assistance to placing you in a hotel where you are safe, even ensuring that your children are placed with someone you trust should you be hospitalised.



 my personal lifeline
Summary of Benefits



Rape and HIV Assistance

24-hour helpline offering counselling and HIV protection support.



Crime Victim Assist

We provide a cell phone with airtime, Uber trips for 48 hours, a pre-loaded debit card, 24-hour dedicated security guard at your home, locksmith service and hotel accommodation.



Emergency Medical Response

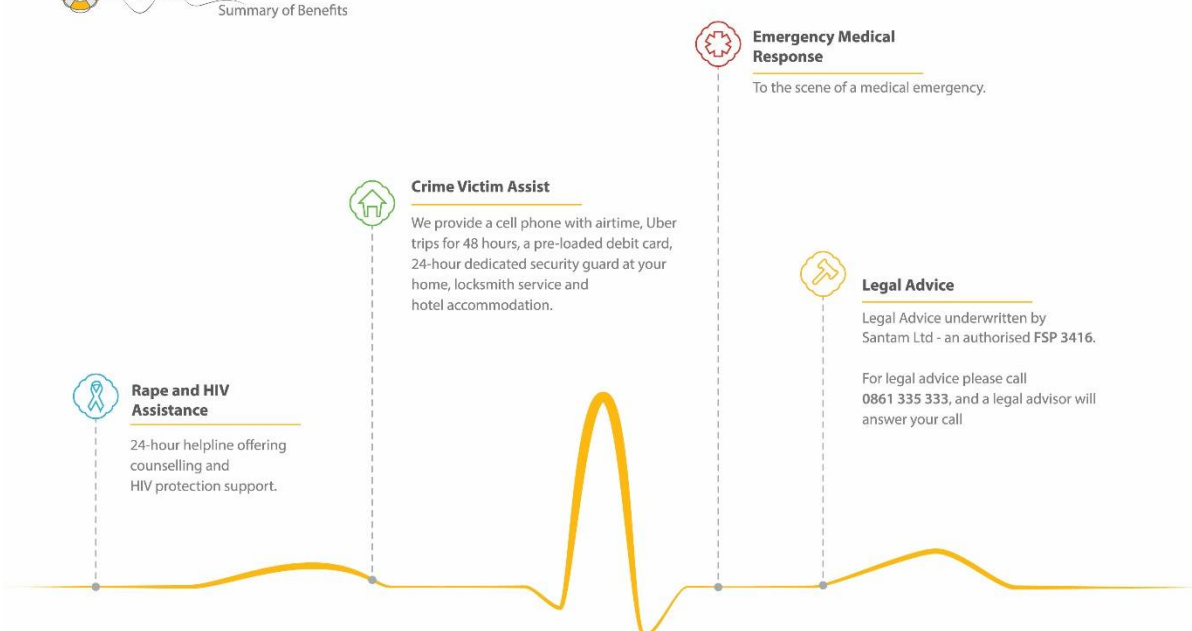
To the scene of a medical emergency.

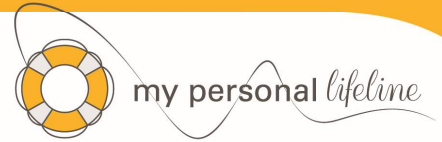


Legal Advice

Legal Advice underwritten by Santam Ltd - an authorised FSP 3416.

For legal advice please call 0861 335 333, and a legal advisor will answer your call.





EMERGENCY MEDICAL RESPONSE:

Emergency Medical Response to the Scene of a Medical Emergency

An appropriate response will be undertaken whereby a response vehicle will be dispatched immediately to the scene of a medical emergency where appropriate lifesaving support will be provided to the member/s and where relevant, the member/s will be stabilised before transport is provided to the closest appropriate medical facility.

Medical Transportation

In the event you experience a medical emergency, we will arrange for emergency medical transport to the nearest medical facility capable of providing adequate care. Medical considerations, the degree of urgency, your state and fitness to travel and other considerations, including but not limited to, airport availability, weather conditions and distance to be covered, as assessed by the doctor and support staff, will determine whether transport will be provided by private, medically equipped aircraft, helicopter, regular schedule flight, rail or road.

Escorted Return of Minors

In the event of your children being stranded as a result of your hospitalisation, we will arrange for their transportation, under supervision where necessary, into the care of a person nominated by you.

Please note:

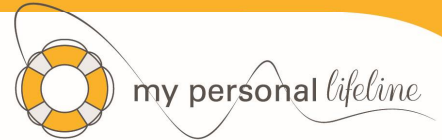
- All pre-existing conditions and events are excluded. (Pre-existing conditions or events are any illness, disease or event which you suffered from before this agreement was put in place).
- Services are only available within the South African borders
- All services are only available via the call centre
- There is a R20K annual limitation for the above Emergency Medical Response services

RAPE & HIV ASSISTANCE:

24-hour Helpline offering counselling and HIV protection service

The HIV-protection treatment service ensures confidential testing and treatment within the 72-hour window period. It includes:

- 24-hour access to trauma counsellors, providing telephonic trauma counselling as well as counselling for post-traumatic stress disorder
- Three HIV related trauma consultations with a specialist, which can either be a general practitioner, trauma-trained registered nurse or trauma counsellor
- Three HIV-blood tests one immediately after the incident and the second and third at six weeks and three months respectively



- Access to STD-preventative medication
- Access to anti-retroviral or prophylactic therapy
- Access to the "morning-after pill"

***Includes a free 28-day Post-exposure prophylaxis, should it be appropriate**

Please note:

- All pre-existing conditions and events are excluded. (Pre-existing conditions and events are any injury, illness, disease or event you suffered from before this agreement was put in place)
- Services are only available within the South African borders
- All services are only available via the call centre

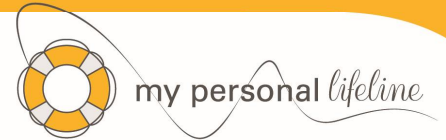
CRIME VICTIM ASSIST

This is a 24-hour crisis management product to assist you in the event of a hi-jacking or Home Invasion. We will assist with the following:

- In the case of your cell phone being stolen in a hi-jacking, we will provide you with a cell phone loaded with pre-paid airtime to the value of R200
- In the case of your vehicle being hi-jacked, we will provide you with up to R1 000 worth of Uber trips for a period of 48 hours to keep you mobile
- In the case of your credit card being stolen, we will provide you with a pre-loaded debit card up to the value of R500 to assist you in the interim
- In the case of your keys being stolen in a hi-jacking, we will send a locksmith to your house to assist you with your locks, up to the value of R1000 per annum
- In the case of you being hi-jacked at your place of residence, we will place a security guard at your house for 24 hours
- In the case of your home being invaded, we will place a security guard at your house for 24 hours after the invasion has taken place.
- In case of your home being invaded, we will provide hotel accommodation to the value of R2000 per annum.

Please note:

- All pre-existing conditions and events are excluded. (Pre-existing conditions or events are any injury, illness, disease or event that you suffered from before this agreement was put in place).
- Services are only available within the South African borders
- All services are only available via the call centre
- You will receive assistance in obtaining a Police Case number which is required for all Crime services.



INTELLIGENT PANIC

The Intelligent Panic benefit provides you and your loved ones with 24-hour access to your own experienced crisis manager – who will assist- you through your emergency.

Intelligent Panic is a breakthrough in emergency support – you will never have to remember another emergency number again. Intelligent Panic has access to every emergency service you may need, as well as access to your own security company, medical information and other useful contacts.

We will be there to support you in an emergency!

The Intelligent Panic service provides you with your very own crisis manager.

Access every emergency support service out there from one button on your cell phone.

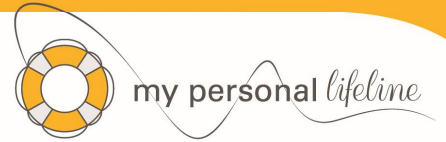
To have access to Intelligent Panic, you need to register and then choose one number on your cell phone that acts as your panic button. In an emergency, just press that one number – and we take charge of the rest. Your crisis manager will call you back and access the most appropriate support that you need. Your crisis manager will be in telephone contact until your crisis is resolved.

LEGAL ADVICE

If you require legal advice:

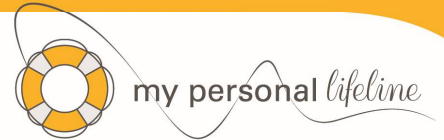
1. Call us on 0861 335 333 – a legal advisor will answer your call.
2. Supply your policy number or identity number.
3. Explain your case to the legal advisor.

The legal advisor will provide you with advice. The advisor may need to apply further research if required and will call you back if necessary.



Claims Process for My Personal Lifeline:





MY PERSONAL LIFETIME PRODUCT INFORMATION:

IMPORTANT CONTACT NUMBERS

For emergencies call 0861 000 604

For legal advice call Santam on 0861 000 604 or 0861 335 333

For general product information and policy amendments contact us on 010 110 0064

INTERMEDIARY DETAILS

CDA Solutions Pty Ltd

FSP # 47884

Ground floor, 288 on Kent

288 Kent Avenue, Ferndale

Tel: 010 000 5333

Email: info@cdasolutions.co.za

SANTAM LTD INFORMATION AND STATUTORY NOTICE

Registered name: Santam Limited

Registration Number: 1918/001680/06

VAT Registration number: 4440102095

VAT at the rate of 14% is included in total premium payment for the Legal Insurance policy. If confirmed by way of payment, and paid in full, this document will serve as a tax invoice.

Santam Head Office information

Street Address: 1 Sportica Crescent, Tyger Valley, Bellville, 7530

Postal Address: P.O. Box 3881, Tyger Valley, 7536

Tel: 021 915 7000

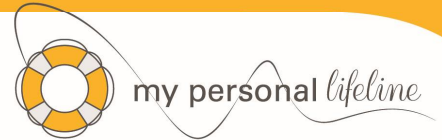
Fax: 021 914 0700

E-mail: contactus@santam.co.za

Web: www.santam.co.za

FSP License number: 3416

Santam is authorised to provide financial advisory and intermediary services in respect of commercial and personal lines short-term insurance business.



Santam has professional indemnity insurance.

Santam has a conflict of interest management policy which indicates how it manages actual and potential conflict of interest when rendering financial services.

Legislative service

Kindly address all queries relating to Santam's duty to disclose information to:

Compliance Department Santam Ltd

P.O. Box 3881, Tyger Valley, 7536 or Fax: 021 915 7149

Fraud service

If you become aware of any irregularity on any policy (regardless of the insurer) you can contact the Santam fraud line on 0860 600 767. We will treat your call with strict confidence.

Client Care department

If you would like to lodge a complaint regarding Santam please contact our complaints department at:

Postal address: P.O. Box 3881, Tyger Valley, 7536

Call us at: 0860 102 725

Fax: 021 915 7434

Email address: complaints@santam.co.za

Short-term insurance ombudsman

Postal address: P.O Box 32334, Braamfontein, 2017

Tel: 011 726 8900

Fax: 011 726 5501

FAIS Ombud

Postal Address: P.O Box 74571, Lynnwood Ridge, 0040

Physical address: Eastwood Office Park, Baobab House, Ground Floor, Lynnwood Road, Lynnwood Ridge, 0081

Tel: 012 470 9080

Fax: 012 348 3447

E-mail: info@faisombud.co.za, Website www.faisombud.co.za

Registrar of short-term insurance

Postal address: Financial Services Board O Box 35655, Menlo Park 0102

Tel: 012 428 8000 and Fax: 012 347 0221