



AFFINITY  
RESCUE

Policy Document  
2018

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## 1. BACKGROUND

- 1.1 The Policyholder named in the Policy Schedule has applied to the Insurer for the insurance as hereinafter set out. The Insurer hereby agrees to accept the risk in terms of this contract of insurance or any endorsement, alteration or variation to it, made in writing, subject to:
  - 1.1.1 Any proposal or other information supplied by or on behalf of the Insured Persons;
  - 1.1.2 Disclosing all facts and circumstances known to the Insured Persons that might be material to the assessment of the risk insured hereby, and which information forms part of the underwriting basis of this policy; and
  - 1.1.3 The condition or prior payment of the Premium by or on behalf of the Policyholder and the receipt thereof by or on behalf of the Insurer notwithstanding anything on the contrary set out in this Policy or any section thereof.

## 2. DEFINITIONS

- 2.1 In this policy, unless the context indicates a contrary intention, the following words and expressions bear the meanings assigned to them and cognate expressions bear corresponding meanings –
  - 2.1.1 **"Accident"** means an unfortunate, sudden, unusual, specific incident which occurs unexpectedly and unintentionally at an identifiable time and place resulting in injury during the period of the Policy.
  - 2.1.2 **"Adult"** means an Insured Person who is 18 years or older, excluding students under the age of 26 and dependants who are permanently physically and/or mentally disabled.
  - 2.1.3 **"Admission"** means admission into a Hospital as an Inpatient.
  - 2.1.4 **"Bodily Injury"** means Bodily Injury by violent external and visible means caused by an Accident but shall include Bodily Injury caused by starvation, thirst and exposure to the elements as a result of a Road Accident.
  - 2.1.5 **"Benefit"** means the benefit amounts as set out in the Policy Document, provided by the Insurer in terms of this Policy.
  - 2.1.6 **"Benefit Start Date"** means the date on which the application for this insurance, including any variables or options with regard to benefits as selected by the Policyholder, becomes effective.



- 2.1.7 **“Casualty/Emergency Room”** means the department of a hospital providing immediate treatment for emergency cases.
- 2.1.8 **“Commencement Date”** means the date on which the application for this insurance becomes effective, as specified in the Policy Schedule.
- 2.1.9 **“Description of Benefits”** means the Benefits payable and types of insurance cover granted to the Insured Persons as more fully set out in clause 9.
- 2.1.10 **“Defined Event”** means the event which gives rise to the Insured Person having to seek emergency medical stabilisation as set out in this Policy Document, but excludes general illnesses, minor injuries and premeditated acts of selection against the Insurer.
- 2.1.11 **“Dependent Child(ren)”** means:
- 2.1.11.1 The named child of the Policyholder under the age of 18 (eighteen) years, including a stepchild, a natural child or legally adopted child, including a child adopted in terms of a customary adoption under a tradition practiced by the people of South Africa provided that the child’s natural parents are both deceased, or an adoption under the tenets of any religious practice by the people of South Africa provided that the child’s natural parents are both deceased;
  - 2.1.11.2 A child of the Policyholder being permanently mentally or physically disabled and totally dependent upon the Policyholder;
  - 2.1.11.3 A child of the Policyholder under the age of 26 (twenty-six) years who is a student at a registered university, technikon or tertiary education institution, registered in terms of any legislation in the Republic of South Africa or such other institution as may be approved in writing by the Insurer, and who is unmarried.
- 2.1.12 **“EMS”** means the Emergency Medical Response unit available to the Insured Persons for urgent medical assistance.
- 2.1.13 **“Family”** means the Policyholder (being a natural person) in whose name this policy is effected and includes the Policyholder’s Spouse and Dependent Children as defined in 2.1.11 above, which form part of the Policyholder’s household and who are residents in the Republic of South Africa.



- 2.1.14 **“Formulary”** means the exhaustive lists of products and service providers as approved and amended from time to time by Affinity Rescue which together constitutes the maximum limit of benefits which Affinity Rescue will be bound to pay in terms of this policy. It is the express obligation of the insured to check against the formulary each and every time to establish the exact level of benefits as per clause 9 hereunder.
- 2.1.15 **“Hospital”** means an establishment which meets all the following requirements:
- 2.1.15.1 Holds a licence as a hospital or day clinic or nursing home (if licensing is required in the province or government jurisdiction);
  - 2.1.15.2 Operates primarily for the reception, care and treatment of sick, ailing or injured persons as inpatients;
  - 2.1.15.3 Provides organised facilities for diagnosis and surgical treatment;
  - 2.1.15.4 Is not primarily a rest or convalescent home or similar establishment and is not, other than incidentally, a place for rehabilitation of alcoholic or drug addicts.
- 2.1.16 **“Insurer”** means Lion of Africa Life Assurance Company Limited (FSP 15283).
- 2.1.17 **“Insured Persons”** means the Policyholder as named on the Policy Schedule and their named Spouse and Dependent Children.
- 2.1.18 **“The/This Policy”** means this insurance agreement concluded between the Insurer and the Policyholder in respect of the Benefits underwritten by the Insurer.
- 2.1.19 **“Policyholder”** means the person who applies for insurance cover under this Policy and registered as the Policyholder.
- 2.1.20 **“Policy Schedule”** means the Long-Term Insurance Policy Schedule issued to the Policyholder in terms of section 48 of the Long-Term Insurance Act.
- 2.1.21 **“Premium”** means the premium payable to the Insurer on a monthly basis in terms of this Policy in order to secure the Benefits.
- 2.1.22 **“Professional Sport”** means a sporting activity in which an Insured Person engages and from which such Insured Person derives the majority of their monthly income.



- 2.1.23 **“Spouse”** means the named Spouse of the Policyholder, including a life partner. No more than one spouse shall be covered under the same policy.
- 2.1.24 **“Territorial Limits”** means the Republic of South Africa.
- 2.1.25 **“Writing”** (or words of similar meaning) means legible writing in English and includes any form of electronic communication contemplated in the Electronic Communications and Transactions Act, 25 of 2002.
- 2.1.26 Any reference to the singular includes the plural and vice versa; and
- 2.1.27 Any reference to a gender includes the other gender.
- 2.1.28 The clause headings in this Policy have been inserted for convenience only and shall not be taken into account in its interpretation.
- 2.1.29 If any provision in a definition is a substantive provision conferring rights or imposing obligations on any party, effect shall be given to it as if it were a substantive clause in the body of the Policy, notwithstanding that it is only contained in the interpretation clause.
- 2.1.30 This Policy shall be governed by, construed and interpreted in accordance with the laws of the Republic of South Africa.



### 3. PAYMENT OF PREMIUM

- 3.1 Premiums are payable monthly in advance via debit order from the chosen bank account of the Policyholder on the day of the month selected by him/her from the list of dates provided. If the Premium is not paid on the payment date, you have a 15 (fifteen) day grace period after which we will automatically deduct the Premium from the same account to ensure continuous cover for the period for which you did not pay. Any costs associated in respect thereof shall be borne by the Policyholder. If your Premiums are paid monthly, the grace period will only apply from the second month of cover. If your contributions fall in arrears for more than 1 (one) month without alternative arrangements being made, your membership will lapse.
- 3.2 If your membership lapses due to non-payment you may, subject to the exercise of its discretion by Affinity Rescue, reinstate the product within the first 2 (two) months of such lapsing by making application for reinstatement in accordance with clause 7 below.
- 3.3 The Insurer can increase the Premium annually at its discretion and based on the actuarial considerations, provided that the Policyholder is notified of any such increase in writing, 1 (one) month in advance.

### 4. GENERAL EXCLUSIONS AND LIMITATIONS

- 4.1 The Insurer shall not be liable to pay Compensation for Bodily Injury or severe illness in respect of any Insured Person if:
  - 4.1.1 Resulting from suicide of such person or attempt thereat, whether due to mental disorders or not, any other self-injury or intentional exposure to obvious risk of injury (unless in an attempt to save a human life);
  - 4.1.2 Cases of minor illness or injury that can be adequately treated locally other than the provision of telephonic trauma counselling as defined herein and which does not require Emergency Medical transportation or treatment;
  - 4.1.3 The member is over 65 years of age (unless otherwise provided herein);
  - 4.1.4 Caused by or as a result of the influence of alcohol, drugs or narcotics upon such Insured Person unless administered by or prescribed by and taken in accordance with the instructions of a member of the medical profession (other than him/herself);
  - 4.1.5 Caused by or arising from exposure to contamination by atomic energy and/or nuclear fission or reaction;
  - 4.1.6 Whilst travelling by air other than as a passenger;



- 4.1.7 Whilst participation in any riot, civil commotion or public disorder, including authorised and sanctioned union activity or active involvement in war, acts of terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or political risk of any kind;
  - 4.1.8 Whilst participating in a Professional Sport;
  - 4.1.9 For any mental and/or nervous disorders, other than those caused by an Accident as defined in this Policy Document;
  - 4.1.10 Who is employed or in the service of the permanent force of the South African National Defence Force, South African Police Services or any other armed forces;
  - 4.1.11 For any claims for mountaineering or rock climbing necessitating the use of ropes or guides, potholing, hang gliding, sky diving, riding or driving in a race or rally, underwater activities involving the use of artificial breathing apparatus unless the Insured Person has an open water diving certificate and is diving within the depth limitations of such certification, but to a depth no greater than 30 (thirty) meters, and/or similar activities, unless agreed by the Insurer;
  - 4.1.12 For any claim arising whilst the Insured Person is perpetrating an intentional unlawful act in terms of South African Law;
  - 4.1.13 For claims in respect of expenses arising out of regular medical treatments on an on-going (chronic) basis;
  - 4.1.14 For claims that does not relate to a clinically justified, life-threatening event covered under the terms of this policy.
- 4.2 The Insured Persons shall take all reasonable precautions to prevent accidents and to comply with all statutory requirements and regulations;
- 4.3 If the consequences of an accident shall be aggravated by any condition or physical disability of the Insured Person which existed before the accident occurred, the amount of any compensation payable under this insurance in respect of the consequences of the accident shall be the amount which is reasonably considered by the Insurer would have been payable if such consequences had not been so aggravated;



- 4.4 Should a member hold medical cover through any other type of membership, insurance policy, medical scheme, benefit programme, service provider, RAF or COID, then Affinity Rescue or its representatives reserves the right to recover all costs incurred pertaining to the services from such other policy, medical scheme, service provider, compensation, fund or benefit;
- 4.5 The Insured Persons shall only be covered within the Republic of South Africa. Should such a person have an accident or fall ill in one of the immediate neighbouring countries, being Swaziland, Lesotho, Botswana, Namibia, Mozambique or Zimbabwe, such Insured Person shall travel to the nearest South African border post and request assistance by calling the Affinity Rescue Telephone Number displayed on the membership card.

## 5. MEMBERSHIP CANCELLATIONS

- 5.1 This Policy may be cancelled at any time by the Insurer giving a 1 (one) month's notice in writing (or such other period as may be mutually agreed upon). The Insured Persons will still be covered for the remainder of the month for which the last premium was collected. No premiums will be refunded in instances where benefits were not utilised by a member.
- 5.2 Should you wish to reinstate your policy, after your cancellation of the policy, you may do so within 2 (two) months from the cancellation becoming effective. However, the commencement date of the product will change to that of reinstatement.
- 5.3 Affinity Rescue reserves the right to cancel or vary your membership or that of any of your dependants by giving written notification, where possible, if you or any of your dependants;
  - 5.3.1 Provide false information when applying for any option or product;
  - 5.3.2 Provide false information upon submission of a claim;
  - 5.3.3 Allow any other person to use your membership card;
  - 5.3.4 Commit any fraudulent act;
  - 5.3.5 Fail to pay premiums; or
  - 5.3.6 Generally act in a manner indicative of a premeditated selection against the Insurer.



## 6. GENERAL PROVISIONS

- 6.1 Insurance cover shall commence on the Commencement Date as specified in the Policy Schedule, subject to the receipt of the first Premium by the Insurer.
- 6.2 This Policy and the Policy Schedule shall be read together as one contract and any wording or expression to which a specific meaning has been attached in any part of this Policy or the Policy Schedule shall bear specific meaning wherever it may appear.
- 6.3 The age of the Insured Person cannot exceed 64 (sixty-four) years when first making application to this Policy (unless otherwise provided for herein).
- 6.4 Benefits for the existing Policyholder and their spouse will cease at the age of 65 (sixty-five) years or unless otherwise agreed. In the event of benefits ceasing for the Policyholder, this policy shall cease and no further benefits shall be payable to any member.
- 6.5 An Insured Person may not be covered for more than one Policy under this type of insurance. In the event of this policy not being the first policy, then this policy shall be invalidated and no claim shall be recognised. In the event that this policy is the first policy, then this policy shall pay benefits only when it can be demonstrated to the satisfaction of the Insurer, that no other benefit is paid to the Insured Person by any other Insurer.
- 6.6 The Policyholder will be notified of any changes to the terms and conditions, including the premium of the policy by giving the Policyholder 1 (one) month's notice in writing to the Policyholder's last known address or email address. Changes will only be made in order to reflect a change in the Policyholder's circumstances (i.e. premium age band changes), or in the event of a change in the law affecting this policy, or changes to Affinity Rescue's underwriting or actuary recommendations (i.e. changes in benefits). If the changes are acceptable to the Policyholder, the policy will continue. If changes are not acceptable, the Policyholder may cancel this policy in accordance with Clause 5 and 7 (Cancellation/Amendment/Upgrade Procedures).
- 6.7 This Policy is not assignable. Compensation shall be payable only to the Insured Persons or their estate whose receipt shall effectually discharge the Insurer.
- 6.8 This Policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure of any particular material fact to this insurance by or on behalf of an Insured Person.



- 6.9 This Policy is not a medical aid, or a cash back plan.
- 6.10 The Insured Person must notify the Affinity Rescue Pre-Authorisations prior to being admitted to Hospital or Emergency Casualty and give full particulars of the Emergency to Affinity Rescue Pre-Authorisations contact number as provided on the membership card. Failure to do so will result in the non-payment of claims. Where it is not possible to notify Affinity Pre-Authorisations prior to Hospitalisation due to the nature of an emergency event which incapacitates the member, this condition will not apply, subject to notification to Affinity Rescue Pre-Authorisations within 48 hours after Admission provided that the Insured Person is physically able to do so.
- 6.11 Written notice on the prescribed form must be given to the Insurer in writing as soon as practicable of any occurrence which may give rise to a claim under this insurance, within 90 (ninety) days of such occurrence. Failure to do so will result in the claim not being entertained.
- 6.12 Costs associated with the claim need to be submitted to the Insurer within 120 (one hundred twenty) days of service. In the event of the costs being submitted after 120 (one hundred twenty) days, they will be deemed stale and the Insurer will not be liable to cover the costs.
- 6.13 In the event that the Insurer repudiates liability for any claim under the Policy, the claimant shall have 90 (ninety) days from the date of notice of the repudiation within which to make representations to the Insurer disputing the repudiation of the claim. If the claimant concerned does not, in respect of the subject matter of such claim, within 12 (twelve) months, after the 90 (ninety) day period to make representations, commence legal proceedings in a competent court and prosecute such proceedings to final judgment, any liability of the Insurer shall be extinguished and no benefits shall be payable in respect of such claim and/or the insured event concerned.
- 6.14 If any amount in terms of this policy is not claimed in accordance with the provisions of this policy within 12 (twelve) months from the date on which it became due for payment, all rights and claims in respect thereof shall cease and no further claim whatsoever shall be valid against the Insurer pursuant to this Policy.
- 6.15 All certificates, information and evidence required by the Insurer shall be furnished in the form prescribed and without expense to the Insurer. The Insured Person shall submit to medical examination on behalf of, and at the expense of the Insurer as often as shall be required in connection with any claim. Should such documentation not be received the Insurer shall not be liable to consider the claim.



- 6.16 Qualified medical advice shall be sought by the Insured Person at the Insured Person's own expense, and followed promptly on the occurrence of any Bodily Injury or Severe Illness and the Insurer shall not be liable for any part of any claim which in the opinion of the medical advisor arises from the unreasonable or wilful neglect or failure of an Insured Person to seek and remain under the care of a qualified member of the medical profession.
- 6.17 If any claim under this insurance be in any respect fraudulent or intentionally exaggerated or if any fraudulent means or devices are used by an Insured Person or anyone acting on his/her behalf to obtain any benefit under this insurance all benefits hereunder shall be forfeited and no Premiums shall be refunded.

## **7. AMENDMENT/UPGRADE PROCEDURE**

- 7.1 Should you wish to change your personal details, amend any option or add dependants onto your existing product please contact the Affinity Rescue offices directly on 0861 11 77 74 or e-mail [info@affinityrescue.co.za](mailto:info@affinityrescue.co.za) along with your membership number.

## **8. EMERGENCY RESPONSE**

- 8.1 The Insured Person must display the stickers, which they will receive in their Membership Pack, on their car or cell phone to ensure that Affinity Rescue's Contact Centre is contacted in terms of the Affinity Rescue Plan on 0861 11 77 74 in case of any emergency. There will be an immediate dispatch of an emergency response unit for life-threatening emergencies that qualify for cover under the product terms.

## **9. DESCRIPTION OF BENEFITS**

- 9.1 The following insurance cover and Benefits shall be available to the Insured Persons as follows:

### **Life-Threatening Emergency Medical Response, Stabilisation and Medical Transportation.**

- ▶ Affinity Rescue's Contact Centre will immediately dispatch an appropriate road or air ambulance, which is staffed by 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.
- » The 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 . Our Contact Centre and operational team will determine whether transport will be provided by medically equipped helicopter, regular scheduled flight or road.

#### Admission Deposit Guarantees up to R50 000 per single member and R75 000 per family.

Affinity Rescue (where required to facilitate admission) will issue a Guarantee of Payment to the treating facility in the case of admission following a life-threatening accident, traumatic event or sudden illness, including but not limited to:

- » Heart Attacks
- » Asthma Attacks
- » Ongoing seizures
- » Serious car accidents
- » Victims of violent crimes
- » Near drowning

#### Emergency Casualty Room stabilisation twice per annum up to R14 000 per event. (R500 co-payment is applicable)

- » The Service Providers provide two emergency casualty room visits per family per annum, to ensure immediate and appropriate emergency medical care of the member by the emergency department of the receiving medical facility, thus preventing any delays in treatment due to financial policies enforced by medical facilities. The first R500 fee on all casualty visits fall away if admitted into hospital.

#### Emergency Medical Information

- » Lifesaving medical advice can be accessed via 0861 11 77 74 where a medically trained professional will be able to guide you through a medical crisis.



### Medical Hotline/Confidential Non-Emergency Medical Information and Advice (Telephonic Advice).

- » Affinity Rescue medical personnel, including paramedics and nurses, will be available 24 hours a day to provide general medical assistance in confidence. This is an advisory and information service, as a telephone conversation does not permit an accurate diagnosis.

### Trauma Counselling (Telephonic Advice)

- » Affinity Rescue's Trauma Support Team will provide support and trauma counselling. Telephonic counselling services are available 24 hours a day, seven days a week, providing advice which includes but is not limited to:

- » Natural death
- » Unnatural death
- » Crime related incidents (hijacking, armed robbery, shooting, stabbing)
- » Sexual assault
- » Attempted suicide
- » Domestic violence
- » Post trauma
- » Drowning
- » Hospital Support
- » Death Notifications
- » HIV/AIDS counselling
- » Car accidents

### Repatriation of Mortal Remains

- » When an Insured Person's death occurs away from their normal place of residence, the deceased will be transported to their place of residence. This Benefit is only available within the territorial limits of South Africa.

## 10. DISPUTE RESOLUTION

- 10.1 This agreement shall be governed, interpreted and construed in accordance with the laws of the Republic of South Africa. Any legal action or proceedings arising out of or in connection with this Policy which is to be Instituted in a court of law shall be brought in the High Court of South Africa and irrevocably submitted to the exclusive jurisdiction of such court.



## 11. NEW LAWS

- 11.1 If, at any time after the Commencement Date, any legislation, rulings or regulations (including any taxation laws) applying to this Policy, comes into operation, the Insurer shall be entitled to, by way of a 3 (three) month prior written notice to the Policyholder, to change, amend or alter any terms or conditions of this Policy in order to comply with such legislation, rulings or regulations (including any tax laws) or otherwise to be placed in the same position it would have been was it not for the legislation, ruling or regulations becoming applicable.

## 12. DOMICILIUM

- 12.1 The domicilium citandi et executandi of the Policyholder shall be the address set out in the application form or such later address as notified in writing.
- 12.2 For the purposes of this insurance policy, the Insurer's address shall be 1st Floor, Block D, The Boulevard Office Park, Searle Street, Woodstock 7925.
- 12.3 Any notice given in terms of this Product shall be in writing and shall:
- 12.3.1 If delivered by hand be deemed to have been duly received by the addressee on the date of delivery;
  - 12.3.2 If posted by prepaid registered post be deemed to have been received by the addressee on the 8th (eighth) day following the date of such posting;
  - 12.3.3 If transmitted by facsimile be deemed to have been received by the addressee on the day following the date of dispatch, unless the contrary is proved;
  - 12.3.4 If transmitted via email be deemed to have been received by the addressee on the day following the day of transmission, unless the contrary is proved.



### 13. SHARING OF INSURANCE INFORMATION

- 13.1 The Policyholder, by making this application for insurance acknowledges that the sharing of insurance information for underwriting and claims purposes (including credit information) between insurers is in the public interest as it enables insurers to underwrite policies and assess the risks fairly and to reduce the incidence of fraudulent claims with a view to limiting premiums.
- 13.2 The Policyholder, on his/her own behalf or any person who is represented, hereby waives any rights to confidentiality with regards to underwriting or claims information (including credit information) that has been provided by any person in respect of any insurance policy or claim made or lodged by the Policyholder.
- 13.3 The Policyholder acknowledges that the insurance information so provided may be stored in the shared database and used as set out above as well as for any decision pertaining to the continuance of the Policyholder's or the meeting of any claim the Policyholder may submit.
- 13.4 The Policyholder hereby consents to such information being disclosed to any other insurance company or its agent and acknowledges that the information may be verified against legally recognised sources or databases.



## 14. FREQUENTLY ASKED QUESTIONS

1. **What areas do you operate in?**  
South Africa, Nationwide.
2. **May we add extended family members as dependants?**  
No, you can only add your immediate family members to the plan i.e. spouse and children.
3. **Will I receive the difference between the costs and the benefit amount?**  
No, we will pay the costs up to the maximum amount of the benefit being claimed for.
4. **Do we receive a card and stickers for the car?**  
Yes, you will receive a Membership pack which will include your policy documentation, a membership card and stickers for your car and/or cell phone.
5. **What does the twice per annum R14 000 Casualty Room Benefit cover?**  
It is important to note that Affinity Rescue casualty benefits apply to life-threatening events only. Most casualty rooms have contracting doctors that normally bill you separately. This means that any bill sent to you from the casualty room Doctor will not affect your R50 000 admission deposit as the costs will be deducted from the R14 000 twice per annum casualty room benefit.
6. **What are your response times?**  
There will be an immediate dispatch of emergency response. 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.



7. **Your advice line – how does that work? Can I phone in anytime for assistance?**  
Affinity Rescue medical personnel, including paramedics and nurses, will be available 24 hours a day to provide general medical assistance in confidence. This is an advisory and information service, as a telephonic conversation does not permit an accurate diagnosis. This service is inclusive of referrals to medical practitioners.
8. **What does your Trauma Counselling include?**  
Affinity Rescue's Trauma Support Team will provide support and trauma counselling to the Insured Persons. Telephonic counselling services are available 24 hours a day, seven days a week, providing advice which includes but is not limited to:  
  
Natural death | Unnatural death | Crime related incidents (hijacking, armed robbery, shooting, stabbing) | Sexual assault | Attempted suicide | Domestic violence | Post trauma | Drowning | Hospital support | Death notifications | HIV/AIDS counselling | Car Accidents
9. **What is the maximum entry age for this plan?**  
The maximum entry age for this plan is 64 years old.

### PHYSICAL ADDRESS

1 Dingler Street  
Rynfield  
Benoni  
South Africa

### POSTAL ADDRESS

Postnet Suite 124  
Private Bag X101  
Farrarmere  
Benoni  
1518

## CONTACT US



To discuss your Affinity Rescue Plan call:

**0861 11 77 74**



To fax your documentation:

**086 718 1869**