EMERGIVAC

EMERGENCY MEDICAL & WELLNESS PLAN

T&Cs Apply

Brought to you by

IZDARA UNDERWRITING MANAGERS

INSURED BENEFITS

- Up to **R500,000** Individual or **R1,100,000** Family Cover, per event per annum, with applicable individual limits per covered life.
- In-hospital treatment for medical emergencies including radiology, pathology, emergency surgery including theatre costs & surgeons, hospitalisation in ICU, high-care, or general ward fees.
- Immediate cover, on receipt of first premium, for Illness or Accident-related emergencies.
- No waiting periods. No medicals or blood tests. No delays with authorisation. Zero upfront payments.

ACCIDENTAL DEATH BENEFIT

In the event of your death resulting from an Accident, **R21,000** Cash lump sum is paid to your beneficiary.

ACCIDENTAL DISABILITY BENEFIT

R21,000 Cash lump sum is payable in the event you or your spouse become disabled as a result of an accident.

Clientèle LIFE

IZDARA UNDERWRITING MANAGERS

The Insured Benefits of the EMERGIVAC Emergency Medical and Wellness Plan are underwritten by Clientèle Life, a Licensed Life Insurer and Auth FSP 15268. T's & C's apply www.emergivac.co.za EMERGIVAC is a medical emergency product and is not a medical aid.

The Emergency Service Benefits of the EMERGIVAC Emergency Medical and Wellness Plan is a product of IZDARA Underwriting Managers (Pty) Ltd an Authorised Financial Services Provider, FSP 44785 . T's & C's apply www.emergivac.co.za. 010 745 7460, clientservices@emergivac.co.za

EMERGENCY SERVICE BENEFITS

EMERGENCY EVACUATION
In the event of a severe medical or accident emergency, you will be assessed, stabilised, and transported to the nearest private hospital by ambulance or, if necessary, by air evacuation.

EMERGI-GUARD - 24-HOUR ARMED RESPONSE
Get 24/7 access to armed response at the touch of a button in all major South African cities—like having your own bodyguard on call. Includes four fully covered callouts per year.

ROADSIDE & HOUSEHOLD ASSIST
Coverage includes callout fees and the first hour of labour for roadside services like tyre changes, fuel delivery, battery jumps, locksmiths, and more. Household support includes plumbers, electricians, locksmiths, and appliance repairs.

EMERGENCY MEDICAL & TRAUMA
24-Hour Emergency Casualty Room benefit.

MENTAL HEALTH & WELLNESS

24/7 counselling and support for anxiety, depression, PTSD, panic disorders, bipolar disorder, and suicidal thoughts.

EMERGIVAC VITALS

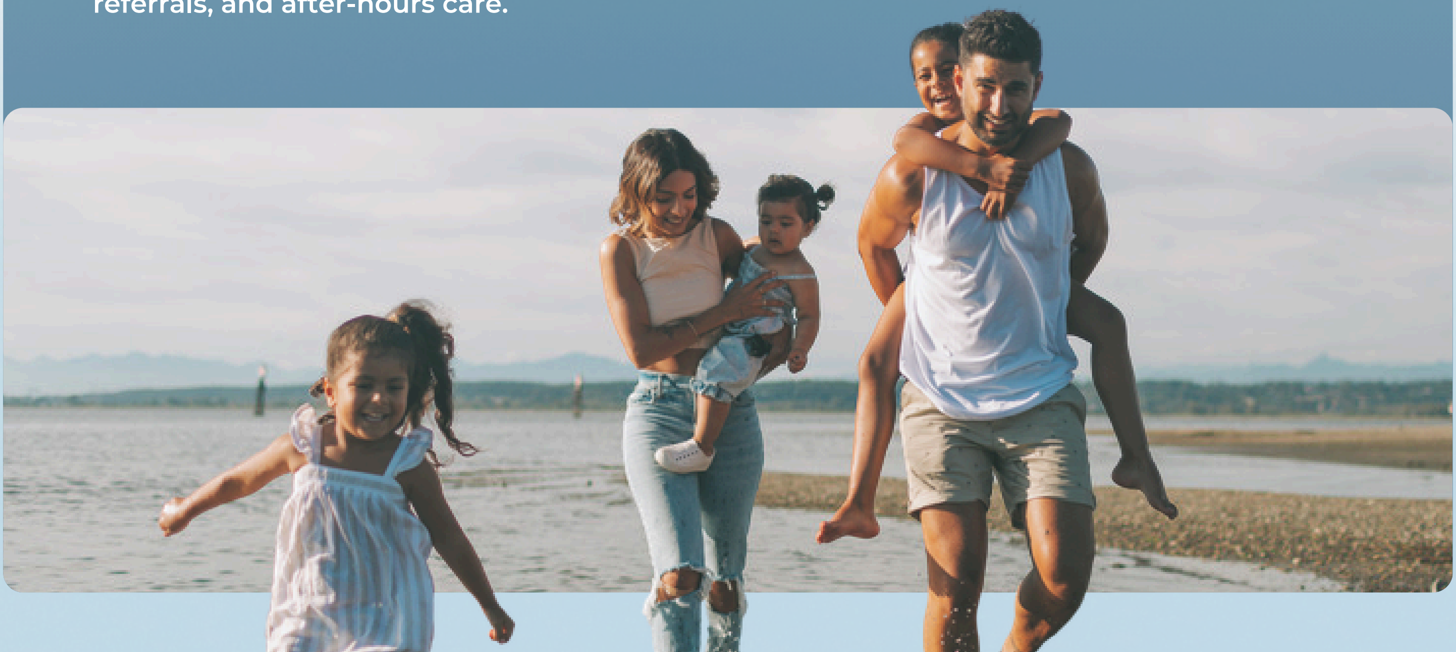
AI-driven screening of blood pressure, heart rate, oxygen levels, and stress all in under a minute, using your phone's camera.

MEDICAL ADVICE & TRAUMA COUNSELLING

24/7 telephonic support from medical professionals for trauma, including events like hijackings, robberies, or loss. Also provides general medical advice on health conditions, substance misuse, medications, and travel health information.

EMERGIVAC MUM & BABY

24/7 telephonic support through PAED-IQ for pregnancy and child-care concerns, with expert advice from registered nurses on home care, clinic referrals, primary care, GP referrals, and after-hours care.



COVER OPTIONS

Standard Cover (R155 000 - R386 000)

	Benefit	Cover Amount: Individual	Cover Amount: Family	Accident Only: Individual	Accident Only: Family	Accident & Illness: Individual	Accident & Illness: Family
Covered Benefits	Accidental Death	R21 000	R21 000 each (Main member, spouse & children)	R96	R215	R181	R384
	Accidental Disability	R21 000	R21 000 each Main Member & Spouse				
	Private Hospital Admission	R155 000 P/A	R386 000 P/A				
Emergency Benefits	Air Medical Evacuation	R75 000 P/A	R150 000 P/A	R229	R239	R229	R239
	Road Medical Evacuation	Illness - 4 P/A Accident - Unlimited					
	Medical & Trauma Assist	R10 000 P/A	R20 000 P/A				
	EMERGI-GUARD	4 Call Outs P/A	4 Call Outs P/A				
	Roadside Assist	R2 000 P/A	R2 000 P/A				
	Household Assist	R2 000 P/A	R2 000 P/A				
	EMERGIVAC Vitals	4 P/A	8 P/A				
	EMERGIVAC Mum & Baby	4 P/A	6 P/A				
	EMERGIVAC Wellness	4 P/A	8 P/A				
	Total Premium			**R325**	**R454**	**R410**	**R623**

P/A - Per Annum

Extended Cover (R258 000 - R592 000)

	Benefit	Cover Amount: Individual	Cover Amount: Family	Accident Only: Individual	Accident Only: Family	Accident & Illness: Individual	Accident & Illness: Family
Covered Benefits	Accidental Death	R21 000	R21 000 each (Main member, spouse & children)	R114	R257	R215	R458
	Accidental Disability	R21 000	R21 000 each Main Member & Spouse				
	Private Hospital Admission	R258 000 P/A	R592 000 P/A				
Emergency Benefits	Air Medical Evacuation	R75 000 P/A	R150 000 P/A	R229	R239	R229	R239
	Road Medical Evacuation	Illness - 4 P/A Accident - Unlimited					
	Medical & Trauma Assist	R10 000 P/A	R20 000 P/A				
	EMERGI-GUARD	4 Call Outs P/A	4 Call Outs P/A				
	Roadside Assist	R2 000 P/A	R2 000 P/A				
	Household Assist	R2 000 P/A	R2 000 P/A				
	EMERGIVAC Vitals	4 P/A	8 P/A				
	EMERGIVAC Mum & Baby	4 P/A	6 P/A				
	EMERGIVAC Wellness	4 P/A	8 P/A				
	Total Premium			**R343**	**R496**	**R444**	**R697**

P/A - Per Annum

Premium Cover (R500 000 - R1 100 000)

	Benefit	Cover Amount: Individual	Cover Amount: Family	Accident Only: Individual	Accident Only: Family	Accident & Illness: Individual	Accident & Illness: Family
Covered Benefits	Accidental Death	R21 000	R21 000 each (Main member, spouse & children)	R150	R325	R285	R580
	Accidental Disability	R21 000	R21 000 each Main Member & Spouse				
	Private Hospital Admission	R500 000 P/A	R1 100 000 P/A				
Emergency Benefits	Air Medical Evacuation	R75 000 P/A	R150 000 P/A	R229	R239	R229	R239
	Road Medical Evacuation	Illness - 4 P/A Accident - Unlimited					
	Medical & Trauma Assist	R10 000 P/A	R20 000 P/A				
	EMERGI-GUARD	4 Call Outs P/A	4 Call Outs P/A				
	Roadside Assist	R2 000 P/A	R2 000 P/A				
	Household Assist	R2 000 P/A	R2 000 P/A				
	EMERGIVAC Vitals	4 P/A	8 P/A				
	EMERGIVAC Mum & Baby	4 P/A	6 P/A				
	EMERGIVAC Wellness	4 P/A	8 P/A				
	Total Premium			**R379**	**R564**	**R514**	**R819**

P/A - Per Annum

Standard Family Cover:
R386 000 per annum, per event with the applicable individual limits per life insured, as follows:

- Main Member: R155 000
- Spouse: R155 000
- Children: R76 000 per Child (Max 3 Children)

Extended Family Cover:
R592 000 per annum, per event with the applicable individual limits per life insured, as follows:

- Main Member: R258 000
- Spouse: R258 000
- Children: R76 000 per Child (Max 3 Children)

Premium Family Cover:
R1 100 000 per annum, per event with the applicable individual limits per life insured, as follows:

- Main Member: R500 000
- Spouse: R500 000
- Children: R100 000 per Child (Max 3 Children)

Additional Children
Any additional Children may be added to the Family Cover option only, as follows:

Standard & Extended Cover
Emergency Accident cover: R33 (R21 000 Accidental Death cover and R76 000 Hospital Admission Guarantee cover)
Emergency Illness and Accident Cover: R55 (R21 000 Accidental Death cover and R76 000 Hospital Admission Guarantee cover)

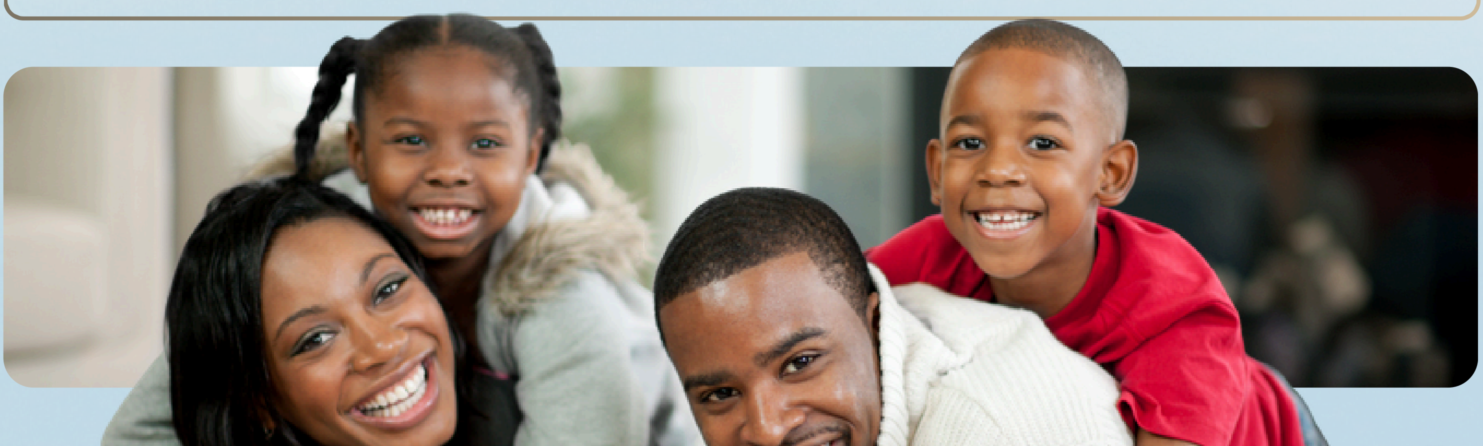
Premium Cover
Emergency Accident cover: R42 (R21 000 Accidental Death cover and R100 000 Hospital Admission Guarantee cover)
Emergency Illness and Accident cover: R74 (R21 000 Accidental Death cover and R100 000 Hospital Admission Guarantee cover)

Age Limits
Main Member & Spouse: entry ages are 18-65 (last birthday 64), cover ceases at the age of 70
Children: entry ages are 0-18. A Child may be covered until the age of 21, if a full-time student at a recognised tertiary institution.

Gift of the Givers
FOUNDATION
NPO 032-031, PBO 930018993

Serve humanity!
Choose to donate **R20 per month** to
Gift of the Givers when signing up with EMERGIVAC.

"Best among people are those who benefit Mankind"
BRING HOPE TO THOSE WHO NEED IT MOST.



STANDARD & EXTENDED COVER

R386,000 per annum, per event with the applicable individual limits per life insured, as follows;

- **Main Member:** R155,000,
- **Spouse:** R155,000,
- **Children:** R76,000 per Child (Max 3 Children)

Any additional Children may be added to the Premium Family Cover option only, as follows:

- **Emergency Accident cover:** R42 (R21 000 Accidental Death cover and R76 000 Hospital Admission Guarantee cover)
- **Emergency Illness and Accident Cover:** R74 (R21 000 Accidental Death cover and R76 000 Hospital Admission Guarantee cover)
- **Main Member & Spouse:** entry ages are 18-65 (last birthday 64), cover ceases at the age of 70.
- **Children:** entry ages are 0-18. A Child may be covered until the age of 21, if a full-time student at a recognised tertiary institution.

PREMIUM COVER

R1,100,000 per annum, per event with the applicable individual limits per life covered, as follows:

- **Main Member:** R500,000
- **Spouse:** R500,000
- **Children:** R100,000 per Child (Max 3 Children)

Any additional Children may be added to the Premium Family Cover option only, as follows:

- **Emergency Accident cover:** R42 (R21 000 Accidental Death cover and R100 000 Hospital Admission Guarantee cover)
- **Emergency Illness and Accident Cover:** R74 (R21 000 Accidental Death cover and R100 000 Hospital Admission Guarantee cover)
- **Main Member & Spouse:** entry ages are 18-65 (last birthday 64), cover ceases at the age of 70.
- **Children:** entry ages are 0-18. A Child may be covered until the age of 21, if a full-time student at a recognised tertiary institution.

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