

THESE ARE NON-INSURANCE SERVICES AND BENEFITS THAT FORM PART OF YOUR PLAN OVER AND ABOVE THE LEGAL INSURANCE BENEFIT UNDERWRITTEN BY THE INSURER. THIS DOCUMENT PROVIDES AN OVERVIEW OF THE AVAILABLE VALUE-ADDED SERVICES AND INDICATES IF THEY ARE INCLUDED (✓) OR EXCLUDED (X) IN YOUR PLAN.

SUMMARY OF VALUE-ADDED SERVICES

	PRESTIGE +	PRESTIGE	GOLD	POCKET +
Legal Advice & Assistance	✓	✓	✓	✓
After Hours Emergency Legal Advice	✓	✓	✓	✓
Tax Advice	✓	✓	✓	X
Completion of Tax Returns	✓	✓	X	X
Debt Assist	✓	✓	✓	✓
UIF Submissions for Maternity Leave	✓	✓	X	X
Trauma Assist (Add to you plan for R67)	✓	X	X	✓
TeleTeacher	✓	✓	X	X

LEGAL ADVICE & ASSISTANCE

WE HAVE A LARGE TEAM OF EXPERIENCED IN-HOUSE ADVISORS



PROFESSIONAL LEGAL ADVICE

- Speak to us when you need to know what your rights and responsibilities are.
- We'll advise on labour, family, civil and criminal matters.



ASSISTANCE WITH REVIEWING AGREEMENTS

- Send us your agreements to review before you sign on the dotted line
- Access a range of template agreements.



ALTERNATIVE DISPUTE RESOLUTION

- Let us take the lead and handle disputes with third parties before you litigate.

✓ **PRESTIGE +**

✓ **PRESTIGE**

✓ **GOLD**

✓ **POCKET +**



MY AI LAWYER

INCLUDED IN YOUR LEGAL ADVICE BENEFIT

DIGITAL WHEN YOU WANT IT | HUMAN WHEN YOU NEED IT

*Dependant on your chosen plan usage limits may apply. These limits may be amended from time to time.



AFTER HOURS EMERGENCY LEGAL ADVICE

In an emergency or traumatic event such as an accident or an incident that results in a death, you will have access to emergency legal advice through our after-hours emergency legal helpline.

✓ **PRESTIGE +**

✓ **PRESTIGE**

✓ **GOLD**

✓ **POCKET +**



TAX ADVICE

Get advice on all personal tax matters. Whatever your question or concern, we can assist you.

✓ **PRESTIGE +**

✓ **PRESTIGE**

✓ **GOLD**

✓ **POCKET +**

TAX RETURNS

Our expert tax consultants will handle the current year's tax return from completion to submission, and deal with SARS on any other queries.

A fee of R450 applies to previous year's tax returns.

✓ **PRESTIGE +**

✓ **PRESTIGE**

✗ **GOLD**

✗ **POCKET +**



OVERDUE



Ms
Current Name



DEBT ASSIST

- We'll assist you setup your budget
- Ask us to get your credit report
- Debt and budgeting advice to help you understand your financial situation
- Alternative dispute resolution with creditors
- Avoid or negotiate repossessions
- Conduct reckless lending investigations
- Facilitating debt counselling (additional costs apply)

✓ **PRESTIGE +**

✓ **PRESTIGE**

✓ **GOLD**

✓ **POCKET +**

UIF SUBMISSIONS FOR MATERNITY

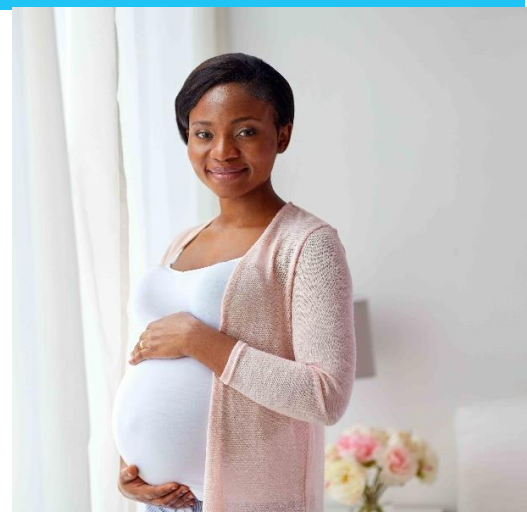
We will assist you with your unemployment insurance fund submission to the department of labour.

✓ **PRESTIGE +**

✓ **PRESTIGE**

✗ **GOLD**

✗ **POCKET +**



TELETEACHER

- Telephonic academic support for your children
- Homework assistance and exam preparation
- Covers all major subjects aligned to CAPS (curriculum assessment policy statements)
- Relevant to both public and private schools
- Service available in English and Afrikaans
- Call Monday to Thursday, 18h00 – 21h00
Excludes school and public holidays

✓ **PRESTIGE +**

✓ **PRESTIGE**

✗ **GOLD**

✗ **POCKET +**



READ THE TELETEACHER GUIDE

TRAUMA ASSIST

A breakthrough in mobile emergency assistance. It is a telephonic panic service that links your cell phone to our emergency call centre run by professionally trained and highly experienced crisis managers.



✓ **PRESTIGE +**

✗ **PRESTIGE**

✗ **GOLD**

✓ **POCKET +**

TRAUMA COUNSELLING

- Support following traumatic events including exposure to crime, household fires, the death of a loved one, car accidents or diagnosis with a life-threatening disease.
- Trauma counselling is limited to R10 000 per year per family, and R5 000 per family member.

Policyholders who experience family related problems requiring counselling will be referred to specialist agencies



TELEPHONIC NURSE ASSISTANCE

Medical advice and counselling. Speak to a nurse for support throughout the treatment process.

- Pre- and post-test counselling for chronic diseases
- Symptom assessment and advice
- Pre-surgical counselling and advice
- Child and baby care



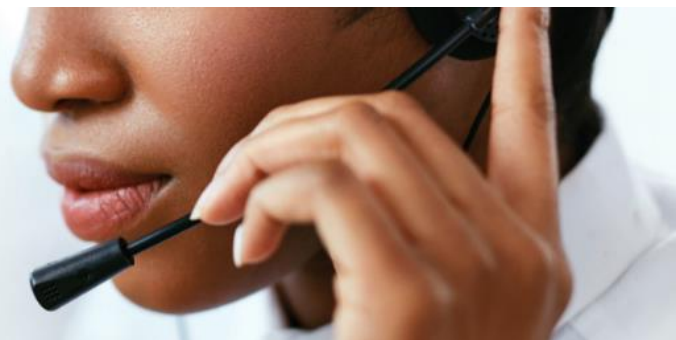
EMERGENCY AMBULANCE RESPONSE

- Private ambulance response, stabilisation, and transportation to the nearest suitable medical facility.



HOW TO ACTIVATE YOUR TRAUMA ASSIST SERVICE

HI, WHAT IS YOUR
EMERGENCY?



- DIAL *120*15570# TO ACTIVATE THE USSD PANIC BUTTON. WE WILL CALL YOU BACK.
- IF YOUR MOBILE NETWORK IS DOWN, CALL THE BACKUP NUMBER 084 124.
- CALL 0860 587 587 OR SMS "HELP" TO 31690 TO ADD TRAUMA ASSIST TO YOUR PLAN.



READ THE TRAUMA ASSIST GUIDE



CONTACT US



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TERMS & CONDITIONS

THESE TS&CS APPLY TO ALL VALUE-ADDED SERVICES UNLESS INDICATED OTHERWISE

GENERAL

- 1 Value-Added Services may only be utilised while the underlying policy is active.
- 2 Value-Added Services may cancel upon downgrade or cancellations.
- 3 Value-Added Services are only available to clients covered by the underlying policy.
- 4 Value-Added Services are subject to fair usage.
- 5 Value-Added Services may be limited where a conflict of interest exists.

HELPLINE VALUE-ADDED SERVICES MAY BE LIMITED

- 1 If the matter does not relate to you directly.
- 2 If the matter is not brought exclusively in your personal capacity. We provide limited assistance where you are acting in your capacity as a director, shareholder, member of a close corporation, officer, trustee, executor, curator, business partner, landlord or similar capacity.
- 3 When the services are used solely to intimidate, harass or frustrate another party.
- 4 When the instruction provided is unlawful or tainted in illegality. We will not be liable for any actions taken in contradiction to our advice or instruction.
- 5 When you require the services of a tracing agent, private investigator or similar services.
- 6 Where you require the helpline services to attend in person to any public institution, private institution or private residence for whatever reason.
- 7 Administrative matters such as
 - 7.1 Administering any application to a public or private body for a licence, grant, rebate, sponsorship, award, trademark, patent or any similar matters.
 - 7.2 Property matters such as changing the status, zoning, right of use of your house, amendments to Title Deeds, and similar matters.
 - 7.3 Secretarial work.
 - 7.4 Drafting of contracts and writing of formal opinions.

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