

# RESCUE ME

Emergency Medical Evacuation Insurance Cover for Individuals.



ADVANCE

2021



Prosperity Life

[www.prosperitylifeafrica.com](http://www.prosperitylifeafrica.com)

Underwritten by  PROSPERITY LIFE

## What is Rescue Me?

Rescue Me is an insurance policy underwritten by Prosperity Lifecare Insurance (Registration Number 03/LT/13).

Rescue Me provides cover in the event of emergency medical transportation by road ambulance or air ambulance. Rescue Me provides full cover within the Territory as defined, and coverage includes the services rendered by any registered evacuation service provider within the region. Rescue Me offers Policyholders peace of mind in a life or death situation that necessitates emergency transportation.

| Cover up to N\$ 10 million   |   |                                     |
|--|---|-------------------------------------|
| Benefit  | Benefit Description   | Cover                               |
| <b>Emergency transportation benefits</b>   |   | <b>N\$ 500,000 per policyholder</b> |
| Access Agreement   | 24 Hour Call Centre access for dispatch   | Part of sum insured                 |
| Emergency evacuation   | By air or road within the Territory as defined  | Maximum of the Rate Insured         |
| <b>International travel benefits (Travel notification &amp; validation required)</b> |   | <b>N\$ 10 million per event</b>     |
| Medical treatment (pre-existing conditions)  | Terms & Conditions apply  | N\$ 500,000                         |
| Medical treatment  |   | Maximum of the Insured Rate         |
| Evacuation   |   | Part of sum insured                 |
| Repatriation   | Repatriation - Back to Namibia - Policyholders return ticket will be used or upgraded - medical escort will be available where applicable                                   |                                     |
|  | Repatriation at death - cover cost of burial or cremation abroad or alternative the transport of mortal remains back to Namibia   |                                     |
| Return of children   | Under the age of 18 years   | N\$ 10 000 per event                |
| Emergency Dental   | Policyholders up to 66 years  | N\$ 2 000 per person                |
| <b>Repatriation Territory as defined</b>   |   | <b>N\$ 15,000 per family</b>        |
| Return after emergency evacuation  | Limited to maximum of commercial flight ticket and benefit only available if emergency evacuation took place  | Part of sum insured                 |
| Mortal Remains after emergency evacuation  | Within the Territory as defined - from mortuary to mortuary. Pay N\$ 4,50 p / km return rate to max N\$ 15,000 per incident ONLY after emergency evacuation and person dies |                                     |
| <b>Death Benefit (In the event of death during a medical evacuation)</b>             |   | <b>N\$ 10,000 per person</b>        |

## Monthly Premium

| Single / Family |
|-----------------|
| N\$ 98          |

## Important Information

You must call our 24 hour call assistant line to validate claims in excess of N\$ 5,000 before you incur the expense: +27 11 991 8914. In the event of emergency where the Policyholder cannot obtain prior validation due to the Policyholder being unconscious or admitted to i.c.u, the Policyholder or family member's must contact our call assistant line within 24 hours to avoid repudiation of claims.

## International Travel Insurance - Age Limit

Cover is provided to an Insured Person under the age of 80 years on date of loss.

No cover is provided in respect of an Insured Person 70 years of age or older, relating to a Pre-existing medical condition.

No cover is provided in respect of an Insured Person 66 years of age or older, relating to any cardiac or cardio vascular or vascular or cerebro vascular illness or conditions or sequelae thereof or complications that can reasonably be related thereto, whether pre-existing or not.

## Current Participating Groups

Rescue Me currently provides cover to some 30 000 policy holders. The following Medical Aid Funds and organisations currently use the Rescue Me product: Renaissance Health Medical Aid Fund, Namdeb Medical Aid Scheme, Heritage Health, Roads Contractor Medical Aid Fund, Napotel Medical Scheme and Private Members.

**Disclaimer:** Prosperity Lifecare Insurance is a Long-Term Insurer duly registered with Namfisa. This guide is an extract from the terms and conditions of this insurance policy. Should there be any discrepancies, misprint and/or misinterpretation thereof, the terms and condition of the insurance policy will prevail.

**Terms & Conditions (summary)** - The head notes and the clauses of this brochure are for reference purposes only and shall in no way govern or affect the interpretation nor modify, nor amplify the Terms and Conditions of the policy agreement nor any clause thereof: 1 - Pre-existing conditions will be excluded for a period as determined by the Insurer, 2 - The Insurer's liability is conditional on the insured claiming the benefit and keeping to the policy Terms and Conditions, 3 - The Insurer reserves the right to alter the terms, premiums and provisions of this policy with one month notice to the insured, 4 - Maximum entry age on this policy for none medical aid main members/spouse is 60 years; child dependants qualify for coverage up to the age of 21 years. No age limit will apply to medical aid main members/spouse, 5 - The Insurer shall not be liable for the failure of a broker or agent to adequately explain the Terms and Conditions of the policy, 6 - In terms of a Namfisa directive, Insurers should avoid over and/or under insurance. The Insurer herewith notifies the Policyholder to declare any over and/or under insurance immediately to the Insurer and to declare any change in status of health of the Policyholder or any of the beneficiaries, which occurs prior to the acceptance of this policy.



Prosperity Health Policyholder Mobile  
App for your cover & claims.