

RESCUE ME

Emergency Medical Evacuation Insurance Cover for Individuals.



ADVANCE

2024



Prosperity Life

www.prosperitylifeafrica.com

Underwritten by  PROSPERITY LIFE

What is Rescue Me?

Rescue Me is an insurance policy underwritten by Prosperity Lifecare Insurance Limited. Rescue Me provides cover in the event of emergency medical transportation by road ambulance or air ambulance. Rescue Me provides full cover within the borders of Namibia 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
Emergency transportation benefits		N\$ 500,000 per person
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
International travel benefits (Travel notification & pre-authorisation required)		N\$ 10 million per event
Medical treatment (pre-existing conditions)	Terms & conditions apply.	N\$ 500,000
Medical treatment		Maximum of the Rate Insured
Evacuation		Part of the event limit
Repatriation	Repatriation - Back to Namibia - Policyholder 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	Policyholder up to 66 years	N\$ 2,000 per person
Repatriation Territory as defined		N\$ 15,000 per family
Return after emergency evacuation	Limited to maximum of commercial flight ticket and benefit only available if emergency evacuation took place	Part of the event limit
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	
Death Benefit (In the event of death during a medical evacuation)		N\$ 10,000 per person

Monthly Premium

Single / Family
N\$ 108

International Travel Insurance - Age Limit

You must call our 24 hour call assistant line to authorise claims in excess of N\$ 5,000 before you incur the expense: +27 11 991 8610 in the event of emergency where the Policyholder cannot obtain prior approval due to the Policyholder being unconscious or admitted to I.C.U. The Policyholder or family must contact our call assistant line within 24 hours to avoid rejection of claims.

- 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 and COVID-19 cover.
- 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 therefore or complications that reasonably be related thereto, whether pre-existing or not.

Current Participating Groups

Rescue Me currently provides cover to the some 30 000 Policyholders. The following Medical Aid Funds and organisations currently insured under the Rescue Me product: Renaissance Health Medical Aid Fund, Heritage Health, Napotel Medical Scheme and Private Policyholders.

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 & Conditions, premiums and provisions of this policy with one month notice to the insured, 4 - Maximum entry age on this policy for Policyholder and his/her spouse is 60 years; child dependants qualify for coverage up to the age of 25 years, 5 - The Insurer shall not be liable for the failure of a Intermediary to adequately explain the Terms and Conditions of the policy, 6 - The territory as defined will include Namibia, South African, Lesotho, Swaziland, Mozambique, Botswana, Zimbabwe, Zambia and Angola, 7 - 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 Connect Mobile App
for your benefits & claims.