

Value Added Services

A Corporate Selection Umbrella Suite of Funds (including **Liber**8)

ADVICE INSURE INVEST

Liberty Group Limited - Reg. no 1957/002788/06 is a registered Long Term Insurer and an Authorised Financial Service Provider (FAIS no 2409)

Value-Added Services

At Liberty, we know that taking care of employees is crucial for a business and the collective success of all those who work there. With our corporate benefits, we can partner your business to develop a tailored umbrella retirement fund that will meet your employees' risk cover and long-term investment needs. Not only do we assist with their financial well-being, our suite of wellness services will provide the best possible care when they need it most.

We have partnered with an external service provider, Cims South Africa (Pty) Ltd, in order to provide an extended menu of value added services. These value-added services are available to all members being Liberty Corporate clients, fund members, their spouses and dependents under the age of 21.

To qualify for the value-added services, a client simply has to have a Liberty Corporate risk policy or be part of the Corporate Selection Suite of Umbrella Funds. The value-added services are provided by Cims South Africa (Pty) Ltd in partnership with Liberty.

The following Value-Added Services are available in South Africa only:

Medical Information and Advice	✓	
Emergency Ambulance Assistance	✓	
R5 000 for Hospital Admission Guarantee	✓	
Legal Advice Helpline	✓	
Trauma Helpline	✓	

Cims South Africa (Pty) Ltd will be using your personal information as provided by Liberty for the purposes of verification of membership to provide you with the value-added services. For Value-added services' terms and conditions, please contact Cims South Africa (Pty) Ltd.

Please speak to your Financial Adviser or Broker, should you wish to order assistance cards for clients and fund members (member, spouse and dependent children under the age of 21 years).

For more details about benefits, guarantees, fees, tax, limitations, charges, contributions or other conditions and associated risks, please speak to a Liberty Financial Adviser or Broker or visit our website.

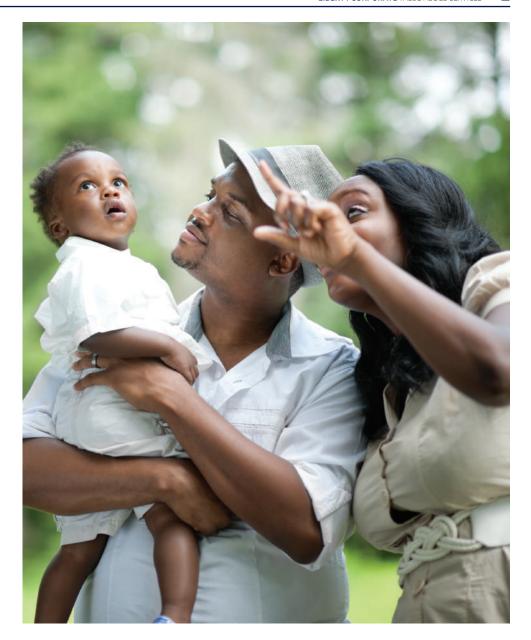
Medical Information and Advice

The 24-Hour Medical Information Advice provides members with easy access to medical resources. This is important in rural areas where there might only be basic medical facilities with limited access to medical practitioners.

Medical staff will obtain as much information as possible from the member, making the necessary telephonic assessment to provide appropriate information and advice. Where necessary, in a life threatening medical emergency, an ambulance service will be dispatched.

Through the 24-Hour Medical Information and Advice, members have access to:

- Extensive poison, emergency and drug databases.
- Medical advice regarding pre-trip and post-trip medications and precautions whilst travelling locally and internationally.
- Explanation and interpretation of terminology in relation to diagnostic test results.
- General medical information and advice such as aches, pains or health problems, treatment of minor ailments, allergy and immunology information as well as the approach to take regarding infectious diseases.
- Lifestyle advice, e.g. pregnancy, infant care, immunization etc.
- Information and advice in respect of generic medication.
- The implications of diagnoses, diagnostic and laboratory tests and medical procedures, such as operations and consultations.
- Step by step guidance through an emergency or crisis situation e.g. CPR.



Emergency Ambulance Assistance

In the case of a Medical Emergency, a call to the 24-Hour Contact Centre will put the member in touch with medical personnel who will assist with emergency medical advice and assistance, for example:

- Guidance through a medical crisis situation (How to perform CPR, what to do if someone is choking, how to place pressure on bleeding wounds etc.)
- In the case of a life-threatening medical emergency, an appropriate road and/or air response will be dispatched.

This service includes access to referrals to medical practitioners and facilities as well as Crisis Lines:

- Family and Domestic Abuse
- Rape
- Trauma
- Child Abuse
- Suicide Hotline Lifeline
- Poison hotline

Emergency Ambulance Response to the scene of a Medical Emergency

In the instance of a life-threatening Medical Emergency, a suitable road and/or air ambulance will be dispatched, staffed with appropriately qualified and experienced paramedics and emergency care practitioners. Upon arrival at the scene, appropriate lifesaving support will be provided if necessary and the

member will be stabilised before being medically transported. The decision as to whether the member's reported medical condition qualifies for Emergency Medical Response shall be in the sole and absolute discretion of the medical personnel in the 24-Hour Contact Centre.

Emergency Medical Transportation to a medical facility

Upon arrival at the scene, the attending paramedics and emergency care practitioners will perform a medical assessment. In the case of a life-threatening medical emergency, the member will be stabilised and transported, under medical supervision, to the closest and most appropriate medical facility at no cost to the member.

The following services are available to the member after the Emergency Medical Transportation is provided through the 24-Hour Contact Centre:

Inter-hospital Transfer

An inter-hospital or inter-facility transfer is defined as the one-way transportation by road or air ambulance, whichever is most medically suitable in the opinion of the 24-Hour Contact Centre in consultation with the attending doctor, to a more suitable or appropriate medical facility / hospital to manage the member's condition.

Upgrade Transfer

Should the member require medical treatment that the current medical facility/hospital cannot provide, upon request through the 24-Hour Contact Centre they will arrange a one-way transfer to the closest medical facility which can provide the necessary treatment and which will accept the member as an inpatient. The 24-Hour Contact Centre doctor, in consultation with the Member's attending doctor will decide, in their sole discretion, whether the requested one-way transfer is medically justified and required. This service does not include diagnostic transfers for medical procedures or investigations, and is limited to a single transfer per hospitalisation event.

There are limits on the payments that will apply to this scenario i.e. full costs are subject to the NHRPL rates which is publicly available. The upgrade transfers excludes diagnostic transfers for procedures or investigations.

Downgrade Transfer

Should the medical facility/hospital who has stabilised the member not be able to admit the member for in-hospital treatment, upon request through the 24-Hour Contact Centre, we will arrange this one-way transfer to the closest and most appropriate medical facility/hospital at no cost to the member.

Emergency Ambulance Assistance (continued)

Medical Repatriation

In the event that the member is hospitalised for more than 100km's from their place of residence and the member requires further hospitalisation, for a period of 7 days or longer, on request, the member or their representative must contact the 24-Hour Contact Centre to arrange for repatriation to a medical facility/hospital in or near the member's home town.

The medical repatriation will only be arranged where in the sole discretion of the 24-Hour Contact Centre doctor, in consultation with the member's attending doctor the condition of the member is regarded as being medically justified and requires medical supervision.

The 24-Hour Contact Centre doctor will determine in his/her sole discretion the means of transportation and timing of the repatriation. Please refer to the Service Table on this page for applicable limits.

Escorted Return of Minors

In the event of the member's minor children being stranded at the scene of the incident, without adult supervision, as a direct result of the member's hospitalisation whereby the Emergency Medical Transportation was provided through the programme, Cims will arrange and pay for the transportation of the minor children, into the care of the closest person in the area as nominated by the member or their representative, within South Africa.

In-hospital Medical Monitoring

Should the member be hospitalised outside of their ordinary place of residence, upon request from the member's family, we can facilitate the communication between the family and the medical facility to check on the condition and medical progress of the member.

Compassionate Visits

Should the member be hospitalised, further than 100km's outside of the member's ordinary place of residence for a period exceeding 5 consecutive days, upon request from the member or their representative through the 24-Hour Contact Centre, we will arrange and pay up to R2 000 including VAT for the economy class transportation of 1 close relative to visit the member.

Service Table

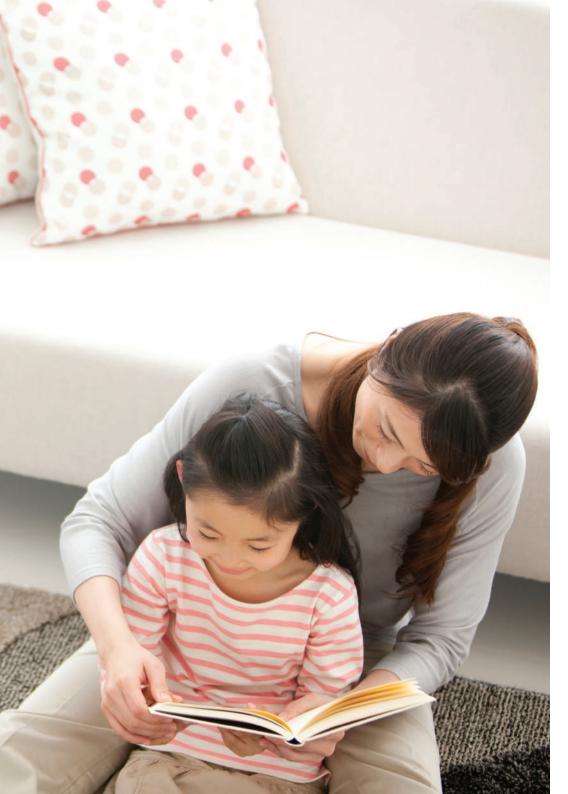
Member	Service
Emergency Medical Information, Advice and Referral Helpline	24-hour advice via telephone
Referrals to Crisis Helplines	
Emergency Medical Response	Full cost, subject to NHRPL rates
Emergency Medical Transportation	
Inter-Hospital Transfer	
Medical Repatriation	
Escorted Return of Minors	
In-Hospital Medical Monitoring	24-Hour assistance via telephone
Compassionate Visit	Up to R2 000 including VAT per incident



R5 000 for Hospital Admission Guarantee

Cims will issue and pay the guarantee up to R5 000 including VAT per incident directly to the hospital admissions department. Should the member or member's family be admitted into hospital and a hospital guarantee cash payment is required, the 24-Hour Contact Centre can be contacted. This service is available following the Emergency Ambulance Transportation to the closest, most appropriate medical facility/hospital.

This is not a cash benefit. There are no other medical costs covered beyond the admission guarantee.



Legal Advice Helpline

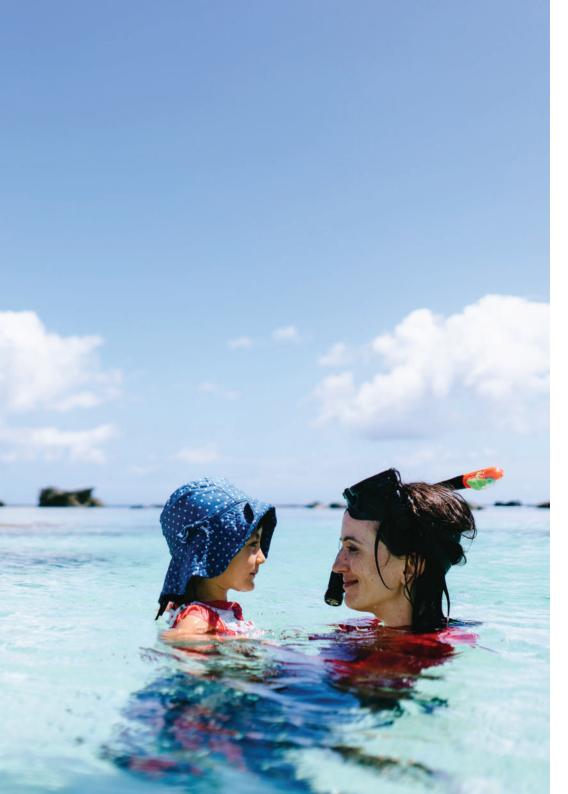
When members are faced with legal demands that could have a major impact on their financial and emotional wellbeing, they can rely on the Legal Advice service to assist them with their legal rights and how to enforce them

The Legal Advice service provides members with essential guidance and advice on all aspects of the law, the member's rights and how to enforce them.

For most, dealing with legal issues is not only financially prohibiting but too complex to understand, making it completely daunting.

By contacting the 24 Hour Contact Centre, the member can access professional assistance from a panel of qualified lawyers / attorneys, who will assess the situation, explain your rights and advise you of the best course of action to take

- Information and advice on all personal legal matters, including but not limited to:
 - Civil claims: Cases that relate to complaints of a non-criminal nature
 - Family Law: Protection orders; uncontested divorces; maintenance, guardianship, paternity
 - Labour Law: Unfair labour practices, disciplinary hearings; CCMA; unfair dismissal, etc.
 - **Criminal Law:** All criminal offenses; bail applications, etc.
 - **Property:** Buying and selling a property
 - **General:** Wills and administration of estates; personal injuries; unlawful arrests; medical malpractice; interdicts
- Members also benefit from gaining access to standard legal documents, such as wills, lease agreements, sale/purchase contracts, power of attorney, etc.
- The Legal Advice helpline can also refer you to appropriate and approved legal practitioners throughout South Africa. The cost of the face-to-face legal consultation will be for the member's own account.



Trauma Helpline

This service offers members and their immediate family access to trauma counselling via telephone to assist with emotional recovery following a critical incident.

Examples of critical incidents which qualify for telephonic trauma counselling include but are not limited to:

- Being a victim of or witnessing a violent crime (murder; hijacking; attempted hijacking; robbery; sexual assault; physical assault; kidnapping/abduction; child abuse; domestic violence etc)
- Being in a severe accident, whereby you have been witness to severe injuries and/or the death of persons around you
- Diagnosis of terminal illness, either yourself or your direct family
- Death of a loved one
- Substance abuse (Drugs and/or Alcohol)
- Suicidal tendencies
- Financial stress / retrenchment
- Post-traumatic Stress Disorder as a result of working in the military / police force / similar

Should the counsellor feel that support via the telephone is insufficient, the service also provides for referrals to Trauma Counsellors for face-to-face counselling. Face-to-face counselling sessions are for the member's account.



Contact Details

Value Added Services is provided by Cims South Africa (Pty) Ltd in partnership with Liberty and available to qualifying members 24 hours a day on the numbers below.

South Africa 0861724247 +2711 966 5011 International

Liberty Corporate contact details and complaints resolution procedure

For assistance, customers should contact their Financial Advisers or Broker, alternatively the Liberty Corporate contact centre below.

Liberty Corporate General Contact Centre

- t 011 558 2999
- **f** 011 694 5309
- e lc.contact@liberty.co.za

Complaints

Complaints or comments should be directed in writing to:

The Complaints Resolution Manager: **Liberty Corporate**

PO Box 2094, Johannesburg, 2000

- t 011 408 2771
- f 011 694 5304
- e lc.complaints@liberty.co.za
- w www.liberty.co.za

For **Liber**⁸ and Liberty Corporate Selection Suite of Umbrella Funds:

The Principal Executive Officer

POBox 2094, Johannesburg, 2000

t 011 408 5685

e roger.spence@liberty.co.za

If a complaint is not resolved satisfactorily by Liberty, customers may contact one of the legislative bodies that have been tasked to look after their interests. Please note that if a complaint is formally logged with Liberty Corporate using our complaints process, a reference number will be provided.

For complaints regarding retirement funds:

The Pension Funds Adjudicator

PO Box 580, Menlyn, 0063

- t 012 346 1738
- **f** 086 693 7472
- e enquiries@pfa.org.za

For complaints regarding long-term insurance

The Ombudsman

Private Bag X45, Claremont, 7735

t 021 657 5000

Sharecall 0860 10 3236

f 021 674 0951

e info@ombud.co.za

FAIS Ombud

PO Box 74571, Lynnwood Ridge, 0040

- **t** 012 470 9080
- f 012 348 3447
- e info@faisombud.co.za

For complaints regarding a Financial Adviser

The above process is our formal complaints process and a reference number will always be provided. If you do not receive a reference number for a complaint, please contact the Complaints Resolution Manager using the contact details above.

Liberty Corporate, a division of Liberty Group Limited

Libridge Building 25 Ameshoff Street, Braamfontein PO Box 10499, Johannesburg 2000

Disclaimer

The information contained in this document does not constitute financial, tax, legal or accounting advice by Liberty. Any legal, technical or product information contained in this document is subject to change from time to time. This document is a summary of features of the service. Whilst every attempt has been made to ensure the accuracy of the information contained herein, Liberty cannot be held responsible for any errors that may occur.

If there are any discrepancies between this document and the contractual terms or, where applicable, any fund rules, the latter will prevail. Any recommendations made must take into consideration your special needs and unique circumstances.

Liberty Group Ltd is an Authorised Financial Services Provider in terms of the FAIS Act (no. 2409).

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Should you require any additional information, please contact Liberty Corporate directly on +27 (011) 558 2999 or visit our head office at the Libridge, 25 Ameshoff Street, Braamfontein, Johannesburg.

26 November 2019 10:40 am