TRA Assist powered by MobiMed

Assist Number: 087 135 1241

TRA has partnered with **MobiMed Assistance (Pty) Ltd (MobiMed)** to provide a mobile app which has exciting services available to all Gap Cover and Female Cancer Cover policyholders, irrespective of option choice. If a policyholder does not want to or cannot download the app, they can still utilise these services by using the **Assist Number** above.

The app is available to the main policyholder, who can also invite their dependants who are OVER THE AGE OF 18 YEARS OLD. Please note that only the main policyholder will be able to modify the profile details on the app. You should add as much information as possible under your profile, in order to make the most of the services provided to you.

NB: If you already have access to the TRA Assist services, you will not receive access again e.g. if you are a Gap Cover policyholder, you will not receive another/ a second login account if you also join Female Cancer Cover. This means that you will only be able to access all of the services once i.e. you only have access to a total of 6 Home Drive trips per policy per annum, regardless of the amount of products you have i.e. Gap Cover as well as Cancer Cover. You will not receive an additional 6 trips.

NB: For the app to work to its full potential, leave your cell phone's GPS location service on. **For each of the benefits, once the request has been submitted, a TRA Assist agent will make contact to provide assistance for the service you require.**

HOME DRIVE

The Home Drive services are subject to any current laws which may be applicable regarding the restriction of movement of people, i.e. curfews, in terms of the National Disaster Act etc. of South Africa.

OWN VEHICLE

A designated driver service that will ensure that members are safe after a night out, with them being taking home safely in their own vehicle. A pair of drivers will arrive and one will drive with the client as the other follows. Generally, if the client is a female, a female driver will drive with her.

Drivers are equipped with a cell phone application to determine the exact location, as well as the personal information and destination to where the client needs to be transported to. Home Drive will safely transport clients within a 50km radius of city centres in Durban, Johannesburg, Pretoria, Cape Town, Port Elizabeth, East London, George and Nelspruit.

BENEFITS

- Access to 6 trips per policy per annum.
- Available to each member and up to a maximum of two of their guests that can be collected from a single pickup point and transported to a single drop-off point.
- In the event where you own a larger vehicle and can seat more than 2 guests, additional passengers will be accommodated for, provided there are seatbelts for all the passengers in your car.

OPERATING HOURS

The service can only be utilised from 18h00 until 03h00. The last available booking time is 01h00 (peak periods) or 02h00 (off peak periods).

PEAK PERIODS & PUBLIC HOLIDAYS

Please try to book 48 hours in advance where possible and up to no less than 2 hours in advance in case of last minute arrangements. **Peak period times are Thursday evenings to Sunday mornings as well as public holidays (the night before and on the day) and in some instances major public events that occur within the service area, for example sporting events and concerts.**

ADDITIONAL CHARGES

If you exceed the number of total covered trips, you may continue to use the service at your own expense (±R500 cash per additional trip). If your trip exceeds 50km, payment for the additional distance will be ±R10 per KM. The user should agree that they will pay these amounts and they need to pay them to the driver on collection or they cannot utilise the service.

CANCELLATIONS

Bookings can be cancelled up until 60 minutes before the arranged collection time. Any booking cancelled within 60 minutes of the collection time will be deducted from your total covered trips or billed at the full rate.

UBER SERVICE

- If you do not have your own vehicle that you want driven, an Uber can be dispatched to your location.
- The same GPS settings as with your own vehicle apply.
- **NB:** The total radius allowed for a single trip is 50kms.
- **NB:** Trip locations: Only in locations where Uber South Africa is currently available.
- The Uber service falls within the same Home Drive benefits, forming part of the 6 trips per policy per annum.
- 3 Uber services are available:
  Uber X - 1 trip deducted per one way request.
  Uber Black - 2 trips deducted per one way request.
  Uber Van - 3 trips deducted per one way request.
  NB: After 6 trips, the user may use the **Own Vehicle** service at their own expense (see above) or will need to make other arrangements themselves.
- Bookings - should be tried to be made in advance as last minute arrangements are not guaranteed, but you should be able to book a trip more spontaneously than with your **Own Vehicle**.
- The **Uber Service** can be utilised at any time, seven days a week.
- **NB:** For both services (**Own Vehicle** and **Taxi Service**) which fall under the Home Drive service, the driver/s might leave after 10-15 minutes if you are not present for collection and have not communicated with them as to why you may not be ready for collection as arranged.

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PANIC BUTTON

In any panic situation, you will never want to be alone! The TRA Assist Panic button provides clients with 24-hour access to our own experienced crisis manager – who will assist you through an emergency. TRA Assist is the most reputable emergency support for any client – you will never have to remember another emergency number again. TRA Assist has access to every emergency service you may need, as well as access to your own security company, medical information and other useful contacts. You will never be alone in an emergency!

Our TRA Assist service provides clients with a comprehensive and overall service, ensuring that the family is safe and secure. When you are in an emergency – we take charge! Your crisis manager will call you back on your cell phone and help you through your crisis – whatever that may be.

Roadguard

Roadguard utilises the services of CASI, which has one of the largest security networks in SA, with access to more than 200 armed response companies nationwide. The Roadgaurd service is a security assistance service offered to clients that might find themselves next to the road due to a breakdown.

The best-located security provider can be dispatched to respond to the client and wait with the client for roadside services to arrive. All services are technology driven with an integrated platform that's used for dispatching and reporting on all incidents.

CASI is the roadside security provider for the AA and some of the OEM's, which enables specific procedures, experience and expertise. There has been an increase in roadside attacks in the last few years, which is making this service essential for all vehicle owners.

MEDICAL HEALTH AND TRAUMA COUNSELLING LINE

MEDICAL ADVICE LINE

MobiMed nurses will be available 24 hours a day to provide general medical assistance in confidence. This is an advisory and information service, as a telephonic conversation does not permit an accurate diagnosis. This service is inclusive of referrals to medical practitioners.

We create a critical link between you and your medical queries, ensuring that professional guidance from a qualified nurse is just a phone call away.

BENEFITS:

Medical Health Line is a healthcare service providing unlimited access to qualified nurses 24 hours a day. Members benefit from:

- Emergency medical advice.
- Assessment of symptoms and referral to the most appropriate healthcare professional.
- Knowledge on all aspects of healthcare including home care remedies with scheduled follow-up assessment calls, if required.
- Explained medical terms, results of tests and information relating to medication.
- Counselling for chronic ailments and diseases to minimise the impact of these conditions on daily life.

SERVICE:

- Supporting the individual after the traumatic experience and facilitating post-traumatic growth.
- Physical well-being, with a focus on diet, exercise and sleep, such as during pregnancy, caring for children and the elderly.
- Medical well-being, with a focus on medical symptoms (headaches, stomach pains, etc.) and their causes, and advice on home care treatment or when to contact a health professional or facility.
- Chronic condition support, helping individuals to understand their condition and the lifestyle changes required to live optimally with their illness.
- Chronic conditions may include, but are not limited to: diabetes, HIV and AIDS, chronic respiratory illness, cancer and coronary heart disease.
- All calls are responded to by a team of accredited, multi-disciplinary and multilingual health and well-being professionals (registered nurses).
- 24/7 access to telephonic health and well-being information, advice and self-help tools.

TRAUMA COUNSELLING

- The promotion of emotional well-being and critical incident support services are an essential component of EMS. MobiMed has a professional trauma counselling service.
- Our Counsellors are based in and around the Urban hubs of South Africa. Top 5 reasons for calling our team are death, armed robbery, threatened suicide, hijacking, and shooting incidents. The regions with the highest incidence rates include Johannesburg, Cape Town and Durban.

Services Include:

- Telephonic counselling with Nurse Case Management team or Trauma Counsellors.
- Critical incident management and emotional support
- Referral to specialist network of psychologists and psychiatrists if required.

COVID-19 CARE LINE

As part of the Medical Health and Trauma Counselling Line, you can have access to trained professionals and nurses, who are available to provide medical advice and support regarding COVID-19, as well as support to the individual after the traumatic experience of being tested positive for the novel Coronavirus. This may include psychological telephonic counselling, referral to medical care, hospital care, treatment and diagnostic regimes.

SUBMIT CLAIM

- Now submitting a claim is easy on the mobile app (this service cannot be supported with just a phone call).
- Simply take pictures on your cell phone of the claims documents required (as stipulated on the app in the submit claim section); and once in 'submit claim' on the app, follow the instructions to upload these pictures from your gallery onto the app and submit. Your documents for your claim are sent directly to our claims department and completing the claim form itself is optional.
- Once submitted, our claims department will get back to you as soon as possible.
- Alternatively, please send claims and follow-up queries to claims@totalrisksa.co.za.

UPDATING DETAILS

If a TRA main policyholder updates their details i.e. medical aid information, email address etc. on their app profile, these modified details will be sent to our membership department for them to action these relevant updates on our internal administration system, so that TRA has the latest available details for you. Alternatively, please send any updates or corrections to membership@totalrisksa.co.za.

NB: All TRA Assist benefits are subject to the standard MobiMed terms and conditions. Please see www.totalrisksa.co.za for further information. These services are subject to change from the time of the distribution of this document/wording. Please double check when you utilise the service that you are getting what you may require at the time.

TRA Assist is not a medical aid scheme and the cover is not the same as that of a medical aid scheme. The benefits are not a substitute for medical scheme membership.

The use of this app does not imply or represent a commitment, in any way, to cover any costs associated with medical (or any other) claims arising from the use of this app/service.

Terms and Conditions Apply. Errors and Omissions Excepted.

TERMS AND CONDITIONS

You must read these terms and conditions as the information contained herein is important. If you decide not to read these terms and conditions in full, you must not accept these terms and conditions and not use the application.

By making use of the TRA Mobile app, you agree to be bound by these terms and conditions. Should you not understand the entire content of these terms and conditions, or should you be uncertain about the meaning of anything in these terms and conditions, you must not accept these terms and conditions and not use the application, access the website or use any services related to the services.

The app has been specifically developed for the use with mobile devices that incorporate GPS – it is therefore assumed that you (a) understand the functionality of the smartphone and (b) understand and are bound by any other terms and conditions that exist when using the smartphone and any networks that may provide services to the smartphone.

1. GENERAL

1.1 The app aims to assist you in case of certain emergencies or to track your mobile device;
1.2 You must either (a) be over the age of 18 or (b) have the consent of your guardian(s)/parent(s) to use the app;
1.3 You may not use the app for any illegal activity;
1.4 You have no right to ownership of the app, the Intellectual property or any components thereof – you only have the privilege of using the app in accordance with these terms and conditions;
1.5 The owner of the app, being Total Risk Administrators (Pty) Ltd , or any assignee of the owner, (“we”) may alter and amend these terms and conditions at any time and at our sole discretion and the responsibility is on you to ensure that you are aware of the current terms and conditions.
1.6 We provide a 24 hour Medical Health/Nurse Line , providing advice on any health topic, which will include advice on Covid-19 as per the guidelines published by the NICD and DOH.
1.7 Your right to use the app may be revoked at any time and you will have no claim against anybody in such event, nor will you dispute the legality of such actions or question the facts that lead to such a decision;
1.8 All data collected by the app will be the property of the owners of the app;
1.9 You explicitly agree that your personal information, including your location, may be made available to third parties when you use the app – we will take reasonable care when and how such information be made available, but you understand and agree to the fact that some information will be made available to third parties when you use the app e.g. when you activate an emergency - your details, including location, will be made available to third parties (Including, but not limited to, emergency service providers);
1.10 We reserve the right, at our sole discretion, to change, update, and modify the offering of the app including the removal of certain services at any time. It is your responsibility to ensure that you are using the latest version of the app, which can be updated in your relevant app store. Failure to do so may result in technical difficulties.
1.11 The app is currently for use within The Republic of South Africa only. The app will not work outside The Republic of South Africa;
1.12 Should any clause of this agreement be invalid, then the validity of the remainder of this agreement will remain in full force and effect, and will not be disputed.

2. CONDITIONS OF USE

2.1 You may not, in any way reverse engineer the app, or any component thereof, nor may you attempt to do so. This includes, but is not limited to, disassembly, decompiling, decrypting or any other actions that could possibly reveal the source code of the app or any portion thereof;
2.2 You may not use the results of the use of the app for any other purpose than to assist you in your personal capacity, except in the event that you report an emergency for a third party in distress and you are either (a) allowed to report such emergency by explicit consent of such third party or (b) where you do so by virtue of assisting somebody that is incapable to do so at the specific time, or to do so for themselves, in which event we shall not be liable for the actions you take;
2.3 You may not use the location data provided for any other purpose than defined by the app;
2.4 You warrant that all information you provide to us, including but not limited to your email address and contact numbers, will be correct;
2.5 We may verify your identity based on the information you provide to us – e.g. through an automated email verification process;
2.6 You may not use the app for collection of data.

3. EMERGENCY/EMERGENCIES AND VALUE ADDED SERVICES VIA TRA ASSIST

3.1 Any person who raises, or causes to raise, an alarm is liable for all and any costs associated with such an alarm – you specifically indemnify and hold the app provider, its employees, directors and associates harmless against any such claims that may arise due to the use of the app;

3.2 You further specifically indemnify and hold the app provider, its employees, directors and associates harmless against any injury, illness, loss of limb, loss of life, financial losses, loss of property and other assets, emotional distress, reputation risk and the like, that may arise due to the use of the app;

3.3 Raising a false alarm or hoax call is a serious offence in the Republic of South Africa, or for that matter anywhere else, and may lead to civil and/or criminal charges against you;

3.4 The app is a tool that attempts to assist you in the event of an emergency – if you are unsure of the service we aim to provide, rather dial one of the advertised national emergency numbers such as 112 or 10177;

3.5 Users of this app will also be entitled to Value Added Services via TRA Assist. These services will be changed from time to time and will be communicated with users via the TRA Assist website at https://totalrisksa.co.za/assist-service/

4. WARRANTY AND LIABILITY DISCLAIMER

4.1 We do not warrant that the mobile application portion of the app will be compatible with your mobile device;

4.2 We do not warrant the correct functioning or the correct results being provided to you by the app. This includes, but is not limited to, the app providing you with incorrect data or information;

4.3 We do not warrant the response of any third-party service providers, nor do we warrant the quality of their service, the reaction time or if such service provider will respond to you at all – we attempt to put you in contact with appropriate emergency service providers, based on information provided by you, possibly in combination with your location (should we be able to establish your location);

4.4 We do not warrant that the service will be available to you at all times;

4.5 The service is subject to normal constraints of the respective carriers of data and information – we can, for example, not be held liable for voice calls that fail or do not connect, for late or non-delivery of any data whether SMS, IP-data and so on;

4.6 The use of the app carries inherent risk – you agree to such risk and we have no liability of whatever nature if you use the app, or any component thereof, including any direct contact with the call centre;

4.7 The use of this app does not imply or represent a commitment, in any way, to cover any costs associated with medical, or any other, claims arising from the use of this app.

5. YOUR MOBILE DEVICE

5.1 You may be bound by various terms and conditions by the manufacturer of your mobile device and/or supplier of the operating system on your mobile device and/or service providers that provide services used in conjunction with your mobile device, including but not limited to GSM service providers - It is your responsibility to be aware of these terms and conditions as your use of the app may impact on these;

5.2 Network service provider or carrier–rates apply for telephony, data transmission (bi-directional), and text messaging and these charges are for your account at all times – should you be on a prepaid contract then the onus is on you to ensure that you have sufficient credits for telephony, data transmission (bi-directional), and text messaging;

5.3 Should you turn off, or if your GPS feature of your mobile device is turned off, or if the TRA Mobile app has no access to your mobile device's GPS functionality, or if no GPS position is available then the app will provide you with limited functionality only;

5.4 The app requires voice, data and text functionality on your mobile device to be in working order (i.e. live data connection to internet and SMS connectivity to the Network service provider) to function.

6. TRADEMARKS

6.1 Various trademarks, patents and logos used and/or displayed in any part of the app belong to the respective owners.

PRIVACY POLICY

1. GENERAL

1.1 The owner of the app, being Total Risk Administrators (Pty) Ltd ("TRA"), or any assignee of the owner, ("we"), is committed to safeguarding the privacy of our customers while providing the highest possible quality of service;

We will only use information that we collect about you lawfully in accordance with the applicable South African laws and regulations;
If you have questions concerning your personal information or regarding our practices please contact our Client Services at info@totalrisksa.co.za.

2. INFORMATION COLLECTED

2.1 We only use information when you register to use a mobile app and in order for us to deliver a personalised service when you make use of the app;
2.2 Once registered on any of our apps, we do invite you, from time to time, to volunteer to provide additional information that may assist you in our role to provide support and assistance in any emergency or to enable you to access opportunities such as work assignments that you would have previously agreed to;
2.3 We are committed to ensuring that your information is secure;
2.4 In order to prevent unauthorised access or disclosure we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect.

3. USE OF PERSONAL INFORMATION

When you enter into this Policy you will be giving TRA your personal information that may be protected by data protections legislation, including but not only, the Protection of Personal Information Act, 2013 ("POPIA"). We will take all reasonable steps to protect your personal information. You authorise us to:

1. Process your personal information to:
   a. Communicate information to you that you ask us for.
   b. Provide you with insurance services.
   c. Verify the information you have given us against any source or database.
   d. Compile non-personal statistical information about you.
2. Transmit your personal information to any affiliate, subsidiary or re-insurer so that we can provide insurance services to you and to enable us to further our legitimate interests including statistical analysis, re-insurance and credit control.
3. Transmit your personal information to any third party service provider that we may appoint to perform functions relating to your Policy on your behalf.
4. Obtain access, make enquiries thereupon and request documentation in relation to your personal and medical information and that of any of your registered dependants, for the purposes of providing insurance services. You also give TRA full authority to perform these tasks as you would have done if you were personally present, with the required power of authority to perform the elected acts expressly granted in this policy.

You acknowledge that this consent will remain in force even if your Policy is cancelled or lapsed. The TRA POPIA OVERVIEW can be found here: https://totalrisksa.co.za/downloads/TRA-POPIA-Overview-2021.pdf

4. DISCLAIMER

4.1 While TRA continues to work hard to protect your personal information, no data transmission over the Internet can be guaranteed to be absolutely secure, and TRA cannot ensure or warrant the security of any information you transmit;
4.2 Transmitting personal information is done at your own risk.

COMPANY INFORMATION

For all legal correspondence our domicilium citandi et executandi is 16 Jersey Drive, Longmeadow Business Estate East, Longmeadow, 1609. Should you want to contact us regarding these terms and conditions or any other matter please email info@totalrisksa.co.za .