

Please safeguard these contact numbers and keep in an accessible place in the event of an emergency/crisis situation arising.

NB: The above numbers are for emergencies only. DO NOT use this number for general claims or enquiries. The SATIB24 operator will take all calls seriously and act thereon appropriately. Please do not abuse this facility.

CRISIS CALL - AFRICA

Certificate

SATIB Evacuation Policy can be taken out to cover costs of Evacuation and Medical expenses associated with Critical Incident Management.

What is included:

- 24/7/365 access to an Incident Manager
- Access to 24/7/365 emergency telemedical consultation
- Creating an incident action plan
- Incident notification to appropriate stakeholders
- Facilitating consultation with subject matter experts
- Hospital referrals for admissions in an emergency
- Incident Management data capturing
- Facilitating and obtaining payments from insurers
- Facilitating consultation with legal and media management experts
- Transfer of liability for decisions made by us

What is excluded:

- All costs associated with third party service providers medical teams, specialists and subject matter experts

Conditions:

1. This certificate shall be voidable in the event of misrepresentation, mis-description, or non-disclosure in any material fact.
2. If any loss were occasioned by the willful act or with the connivance of the Insured, all benefit under this certificate shall be forfeited.
3. This certificate or any section may be cancelled at any time by Underwriters giving 60 days notice (or such other period as may be mutually agreeable) or by the Insured giving immediate notice.
4. Insured's duty in the event of a claim:
It is a condition precedent to the Underwriter's liability under this certificate that:
(i) The Insured shall, upon becoming aware of any circumstance(s) likely to give rise to a claim, immediately contact SATIB24.
(ii) The Insured shall submit themselves fully to the recommendations of SATIB24 and refrain from talking to or contacting any form of media.
5. This certificate does not cover any expenses that may be the subject of insurance by any other more suitable policy and this policy shall not be drawn into contribution with such other insurance.
6. Any dispute between the Insured and the Underwriters concerning this certificate, its validity or the interpretation of the terms, conditions, limitations and/or exclusions contained herein shall be decided in accordance with South African law and the Courts of South Africa shall have exclusive jurisdiction in any dispute to which the parties hereto thereby submit.
7. Full rights of recourse are to be maintained as a condition precedent to indemnity being granted hereon.

Exclusions:

Underwriters shall not provide indemnity in respect of:

1. Contractual Liability - Liability that attaches by virtue of a contract or agreement but which would not have attached in the absence of such contract.
2. Medical Expenses - Any claims arising once the injured Guest has entered a place of medical treatment.
3. Deliberate Acts - Costs caused by or arising from any deliberate act or omission by or on behalf of the Insured and which could reasonably have been expected by the insured having regard to the nature and circumstances of such act or omission.
4. War - Any consequence of war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
5. Radioactivity - Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
(i) Ionising radiation or contamination by radioactivity from nuclear fuel or from any nuclear waste from combustion of nuclear fuel.
(ii) The radioactive toxic explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
6. Any legal liability for which the Assured is found liable by a competent court of law.
7. **No costs associated with staff shall be payable by the Underwriter's.**