

# THE EMERGENCY MEDICAL RESPONSE PLAN

## PRODUCT SPECIFICATION



There are an increasing number of injuries and accidents that occur, on a daily basis, at schools or learning institutions, across South Africa. These incidents occur on the premises whilst playing sport, partaking in institution activities, or commuting to organized events. This unique Plan has been developed to meet the need for cover identified as a result of this.

Although there may be scholars/students who enjoy private medical cover (Medical aid), those that do, all have differing levels of cover and, as a norm, do not carry the details of such cover with them, on a daily basis. Therefore, in the event of an accident, does the injured child get admitted to a government facility or to a private facility? When the scholars/students are taken to a private facility, who will stand surety for the medical costs?

The Emergency Medical Response Plan has been developed to assist staff at schools or learning institutions, as well as assist parents of the scholars/students.

## COVER OFFERED



● The cover is effective whilst the scholar/student is on institution premises, commuting from the institution premises to an official event and back, as well as on the premises of the official event i.e. the child is always covered during official school/college or university hours, and if they board or reside on the premises cover shall include such periods. All excursions or tours shall be included.

● The cover shall include 24hr access to Netcare911 – who shall have the scholar/student details on record, as well as those of the parents.

● The cover shall also include:-

### a) Scholars up to Grade 12 & Post Matric Pupils

● Accidental Medical Expenses	: R25 000
● Accidental Death	: R30 000
● Accidental Permanent Disability	: R250 000

**In addition, both options shall include:-**

- Body transport/repatriation : R20 000
- Extra Accidental Death Benefit : R10 000
- Mobility (Wheel chair or car modification) : R20 000
- Emergency Ambulance Costs : R10 000
- Daily Hospital Cash Benefit (max. 7 days) : R 1 000 p.d.
- Accidental HIV Benefit : Full cost

**OPERATIONAL PROCEDURES**



- All staff shall be aware that all scholars/students are covered with the identical cover and shall be aware of the 24hr emergency number – 082 911.
- In the event of an accident/injury a call should be made to Netcare 911 giving the details of the injury, registered name of the school/institution, location and name of injured.
- An Emergency vehicle will be dispatched and the injured transported to the nearest appropriate medical facility. Netcare 911 will issue the necessary financial guarantee (up to a max. of R25 000) to enable the injured access to a private facility. If the injured person is transported privately to a medical facility, a call is still required to Netcare 911, in order for financial guarantee to be issued.
- Following the successful admission of the injured person to the medical facility, Netcare 911 will contact the parents to inform them of the situation.
- If the injured person is insured via private health insurance this cover will withdraw, to allow the private health insurance to commence. If the injured person has no private cover, the parents will have the cover extended by this Policy and will be comforted by the fact that their child was treated by the most appropriate private medical facility available – up to the Policy limits.
- If the incident leads to a death or permanent disability, such benefits will be payable to the school/institution for on payment to the parents/guardians.

**WHY HAVE THIS COVER?**



It has been established that although all schools/institutions make an effort to record the details of the parents as well as the details of the private health insurance – these details are held at an office at the premises. These details may not be available “after hours” or may not be easily available if the child is on an excursion, or sports meeting at alternative premises. In addition, the parents may not be immediately available. Although the parents may have the best possible health insurance, if the staff member or ambulance person does not have these details, the child will be taken to a state facility – not what the parent may want to occur!

If the scholar/students have the same basic emergency cover – then all children are afforded the top private facilities available. In an emergency, it becomes impossible to establish which children have what level of private health insurance.

## CONCLUSION



Although this cover does not absolve the school or institution of their duty to be aware of the safety of the children under their care, or the possibility of a Public Liability situation, it does however ensure that all children will receive the best private health care treatment available.

## EMERGENCY MEDICAL COVER - SCHOOLS

*Netcare 911's EMS Cover provides corporate clients such as schools with emergency medical care administered by highly skilled staff and supported by a national network of road and air ambulances. This service ensures peace of mind in any emergency situation 24 hours a day, 7 days a week.*

### Netcare 911's Corporate EMS Cover benefits available:

- Emergency medical advice via the Netcare 911 24 hour Emergency Operations Centre.
- **Contact Details: 082 911**
- Emergency medical response to the scene of an emergency incident, stabilization, treatment and transportation via the appropriate resource(s).
- Transportation of the insured person via air ambulance should that be the most appropriate means of transportation.
- Transfer of the insured person to the closest most appropriate medical facility.
- Non-emergency medical advice through Health-on-Line.
- Companionship and/or care of stranded minor.

Supply of first aid kits at competitive rates