

## Authorisation of expenses

1. Medical Emergency: **Accident & emergency department (A&E), emergency room (ER) or casualty department.**

- a. You, Your travel companion or someone designated by You must phone +27 11 991 8610 immediately when Your condition has been stabilised in the emergency department.
- b. Our liability will be limited to R10,000 if You don't contact us for authorisation to be admitted as an inpatient.

The following conditions are covered whilst you are being treated in the A&E, ER or casualty department:

- i. Anaphylaxis (airway constricted).
- ii. Bone fracture.
- iii. Burns.
- iv. Cardiac Arrest.
- v. Choking / blockage of the airway.
- vi. Diving disorders or drowning.
- vii. Heat stroke.
- viii. Hair tourniquet (where a hair or other thread becomes tied around a toe or finger tightly enough to cut off blood flow).
- ix. Heavy bleeding.
- x. Hyperglycemia (diabetic coma) and Hypoglycemia (insulin shock).
- xi. Hypothermia, or Exposure
- xii. Insect and animal bites and stings.
- xiii. Joint dislocation.
- xiv. Poisoning.
- xv. Seizures, or a malfunction in the electrical activity in the brain.
- xvi. Stroke.
- xvii. Wounds, including lacerations, incisions and abrasions,
- xviii. Gastrointestinal bleeding, avulsions and Sucking chest wounds.

2. Medical Emergency: **Inpatient and outpatient treatment.**

- a. You must phone +27 11 991 8610 prior to receiving any treatment where the cost is more than R10,000.
- b. If You are unconscious Your travel companion must contact us within 24 hours of your admission. If You are travelling alone You must contact us within 24 hours of regaining consciousness.
- c. Our liability will be limited to R10,000 if You don't contact us for authorisation.