



**LIBERTY**

*In it with you*

## **Value-Added Services.**

A Corporate Selection suite of  
Umbrella Funds offering.



## 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 with 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 wellbeing, our suite of 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:**

- 24-Hour Health Information Helpline
- Emergency Ambulance Assistance
- R5 000 Hospital Admission Guarantee
- Legal Assist Helpline
- Trauma Counselling

To access the value-added services, members are to contact the 24-Hour Contact Centre on 0861 724 247. In the first instance, Cims South Africa (Pty) Ltd will use members' personal information as provided by Liberty for the purposes of verification of membership to provide them with the value-added services. For value-added services' terms and conditions, please contact Cims South Africa (Pty) Ltd.

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.

Please note, these value-added services are not regulated by the FAIS Act and are therefore not subject to the same rules and protection.



## 24-Hour Health Information Helpline

**The 24-Hour Health Information Helpline provides members with easy access to medical resources.**

**This is important in rural areas where there may only be basic medical facilities with limited access to medical information.**

The Cims South Africa (Pty) Ltd Contact Centre is attended by medical personnel who are able to assist with providing medical and health information.

Through the 24-Hour Health Information Helpline, members can access information on:

- Poisons and drugs
- Pre-trip and post-trip medications and precautions whilst travelling locally and internationally
- Terminology in relation to diagnostic test results
- General medical information on infectious diseases, allergies and immunisation
- Lifestyle information including pregnancy and men's & women's health issues
- Information in respect of generic medication

This is not a diagnostic service and there is no consultation, diagnosis or recommendation of a treatment plan. Members who are ill and have medical symptoms must consult their doctor.





## 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 information 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

The above services can be offered through our Contact Centre via telephone.



### 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 life-saving 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.

# Testimonials

## Sipho

The 17-year-old son of a Liberty Corporate Member was attacked on his way home from school one afternoon, where the attackers beat him severely and stole his bag and mobile phone. A good Samaritan saw Sipho lying on the side of the road, and assisted in getting the child home to his family.

His Mother frantically called the 24-Hour Contact Centre and an ambulance was dispatched to assess Sipho's injuries. Luckily the paramedics reported that Sipho had escaped major injury, and did not need to go to the hospital for treatment, but required rest and time to recover.

The incident was traumatic and the 24-Hour Contact Centre Consultant proactively offered telephonic trauma counselling for Sipho to debrief and take care of his mental wellbeing following this critical event. Sipho's mother was incredibly grateful that Liberty would assist with trauma counselling and gladly coordinated the times for the telephonic counselling sessions with her son.

## Jeff

The husband of a Liberty Corporate Member (aged 59) started having strange sensations in his face and head on a Saturday afternoon. He had been gardening, and had started experiencing sudden and severe dizziness and was notably off balance. His wife, Sandy, called in as she was nervous when Jeff was unable to form words and tell her what was happening.

Sandy spoke with the Emergency Medical Helpdesk consultant, who after a quick assessment of the situation immediately dispatched an Ambulance to Sandy's home, it was suspected that Jeff was having a Stroke.

The Ambulance crew arrived and swiftly transported Jeff to the closest suited medical facility for emergency treatment. It was confirmed at the hospital that Jeff had suffered a stroke, however as Sandy had acted quickly and called for help - this made all the difference in the success of the treatment, and in Jeff's recovery.

\*All names have been changed to protect the identities of the members and to maintain confidentiality





## Testimonials

### Mary

Mary accessed emergency medical assistance when her daughter, aged 18, was experiencing shortness of breath one night at home. Mary had no idea what to do as this was the first time something like this had happened, and she was panicked and frightened all at once.

The Emergency Medical Helpdesk jumped into action and gave Mary guidance on what she needed to do to help her daughter, whilst an ambulance was dispatched to Mary's home. Mary's daughter was transported to the closest medical facility for further assessment and treatment, and Mary accompanied her daughter in the Ambulance.

Mary called in the next day to thank the team for their kind assistance the night before, her daughter was stable and had been discharged that morning. As it turns out Mary's daughter had underlying Asthma which had gone unnoticed and untreated her whole life. An allergic reaction the night before had spurred on a severe Asthma Attack and her daughter was battling to breathe. Liberty helped save Mary's daughter's life that night, something that will always be remembered by Mary.

### Gabi

Gabi called into the 24-Hour Contact Centre at around 22:00 on a Thursday night. She was extremely traumatised and told the consultant that she had been physically attacked by her partner. She had sustained injuries to her head during the beating and since she was pregnant, she feared that her unborn child had also been hurt during the assault.

The consultant immediately patched the client through to the Emergency Medical Helpdesk, who spoke with Gabi, made sure she was in a safe place, calmed her down and dispatched emergency ambulance services to her home. As Gabi was uncertain of the whereabouts of her partner after the attack, it was arranged for SAPS to escort the Ambulance to the house and safely remove Gabi whereafter she was rushed to the closest emergency facility.

Gabi was treated for head injuries and thankfully her unborn child was not injured in the attack. The Consultant followed up with Gabi and arranged for telephonic trauma counselling for her. Gabi was also provided with contact details for GBV support groups who could provide much needed support from people who have been in similar situations and broken the cycle of abuse.



**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 Reference Price List (RPL) Rates which is publicly available. The upgrade transfers excludes diagnostic transfers for procedures or investigations.



#### **DOWNGRADE TRANSFER**

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



## 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 South Africa (Pty) Ltd 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, Cims South Africa (Pty) Ltd will 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, Cims South Africa (Pty) Ltd will arrange and pay up to R2 000 including VAT for the economy class transportation of one close relative to visit the member.

## SERVICE TABLE

MEMBER	SERVICE	
Emergency Medical Information Service	24-Hour assistance via telephone or any other communication method that best suits the member.	
Referrals to Crisis Service		
Emergency Medical Response		
Emergency Medical Transportation		
Inter-Hospital Transfer		Full cost, subject to <b>Reference Price List (RPL)</b> rates.
Medical Repatriation		
Escorted Return of Minors		
In-Hospital Medical Monitoring	24-Hour assistance via telephone or any other communication method that best suits the member.	
Compassionate Visit	Up to R2 000 including VAT per incident.	



## **R5 000 Hospital Admission Guarantee**

Following the Emergency Ambulance Transportation, whereby the member requires immediate admission into hospital for further inpatient treatment and where the admitting hospital requires an Admission Guarantee, the 24-Hour Contact Centre will issue and pay the guarantee up to R5 000 including VAT per incident directly to the hospital admissions department.

To activate the R5 000 Hospital Admission Guarantee, the 24-Hour Contact Centre must be contacted via telephone.

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



# Legal Assist 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 Assist Helpline service to assist them with their legal rights and how to enforce them.

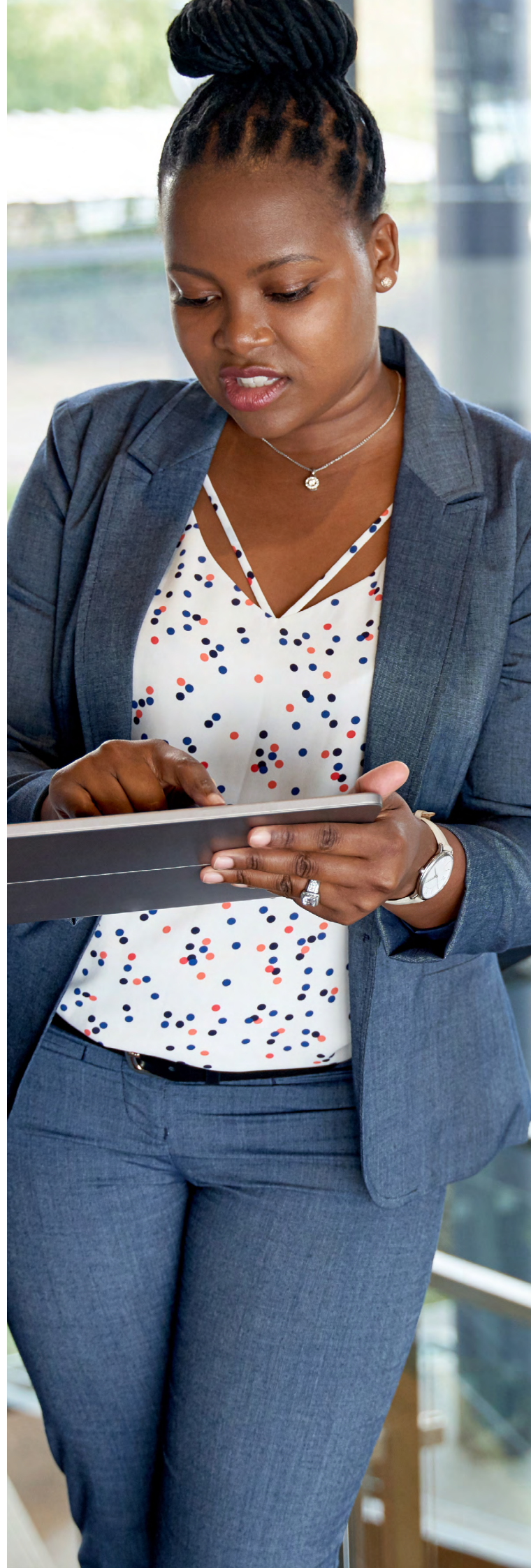
The Legal Assist Helpline service provides members with essential guidance and advice on all aspects of the law, the member's rights and how to enforce them.

For most, dealing with legal issues is not only financially pro-hibiting 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 their rights and advise them of the best course of action to take.

This service provides access to 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 Assist Helpline can also refer members 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.



# Testimonials

## Jennifer

Jennifer utilised the Legal Assistance Service to find out what her rights were in a matter relating to a property dispute. Jennifer and her sister Susan had bought a property together with the purpose of having a place for their aging father to stay. Jennifer had been paying the full bond as well as rates and taxes every month as her sister Susan had been suffering financially due to her brother-in-law's (Susan's husband's) gambling addiction.

Jennifer and Susan's father passed away, and the sisters had spoken about selling the house that they had signed for together years before Susan and her husband had separated, however with the news of Susan's father's passing and the imminent sale of the house, Susan's estranged husband was demanding his share of the property, as he confirmed that Susan had married him In-Community of Property, and so he was fully within his rights to her portion of the house.

Jennifer wanted to know what could be done, as neither her sister, Susan nor Susan's estranged husband had paid anything towards the house, but Susan's estranged husband was claiming rights to a portion thereof. Jennifer spoke with a Legal Consultant who provided her with legal perspective of what each person's rights were in terms of the property in question, and further provided options which could be considered moving forward so as to reach the most advantageous outcome for Jennifer

## Giselle

Giselle, the wife of a Liberty Member, utilised the Legal Assistance Service to assist in providing guidance in terms of her Retrenchment from the Company where she had worked for 18 years.

The Legal Consultant provided Giselle with an overview of the Retrenchment Process as per Section 189A of the Labour Relations Act. Giselle shared her experience and documentation she was provided with the Legal Consultant who then advised Giselle of her best course of action, and how to go about moving forward with same.

## David

A father of 3 girls, called in asking for guidance in terms of his rights as a parent and his daughter's rights, as well as the course of action he could take to stop Cyberbullying.

David's 14-year-old daughter had experienced Cyberbullying to the degree that she had attempted suicide, was refusing to go to school and had isolated herself completely from family and close friends. David said that his daughter had told him that her reputation had been damaged and she was being taunted by students at her school for months.

The Legal Consultant took David through the legal recourse available, as well as the options available to him and his daughter with respect to obtaining a Protection Order. The consultant also provided useful information in terms of keeping evidence (messages and posts) which would be needed if criminal charges are filed.

## Steven

Steven called in to get Legal guidance in terms of his Divorce Agreement and his rights relating to maintenance and visitational rights.

Steven had gotten divorced 2 years prior and was experiencing difficulties with his ex-wife as she had filed an application to increase his maintenance for their child. Steven confirmed that he could not afford to increase his maintenance and his ex-wife had been threatening him that she would have him arrested if he could not pay the higher amount.

Steven also wanted to know if his ex-wife was able to stop his visitational rights as this was also something she frequently threatened him with.

Steven shared a copy of his Divorce Agreement with the Legal Consultant, who provided interpretation of the agreement in line with Steven's current dilemma. Steven was advised on how to proceed and what was required in terms of supporting documentation to fight this in court.



## Testimonials

### **Jessica**

Jessica utilised the Legal Assistance Service to gain clarity on Pre-nuptial Contracts.

She was going through the planning process for her upcoming wedding and had been told by her family and friends that a pre-nuptial agreement was the wise thing to do.

Jessica however did not know the differences between agreements and which agreement would be best to enter into. The Legal Consultant explained all the factors to be considered and made sure that Jessica understood the differences, and the most suited agreement for her scenario.

\*All names have been changed to protect the identities of the members and to maintain confidentiality



## Trauma Counselling

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 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 type of work

Where preferred or required by members, counsellors who can engage in sign language may be made available to assist via alternative communication channels.

Should the counsellor feel that support via the telephone or alternative digital method 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.

# Testimonials

## Eugene

A Liberty Policyholder who was heading home after collecting his 7-year-old daughter from aftercare, found himself blocked in when turning into his driveway at home. Three armed men held guns on Eugene and his daughter and threatened to shoot if they made any fuss. Eugene gave the men his car keys, grabbed his daughter and immediately shielded her from the hi-jackers, thinking that at any moment they could open fire.

Eugene called in to access the Trauma Counselling Helpline and received much needed telephonic trauma counselling for himself, his daughter and their immediate family. Who were inside the house at the time of the attack.

Telephonic trauma counselling was arranged for the family to debrief them, providing guidance on what to expect post trauma incident, and how best to support and help one another going forward.

## Vanessa

Vanessa had been referred to the 24-Hour Contact Centre by a colleague of hers. This colleague was concerned about Vanessa's emotional wellbeing and rightfully so. Vanessa had experienced multiple traumas within weeks of one another. She sadly had a miscarriage in her 2nd Trimester, whereafter she found out that her husband of 10 years had been unfaithful and had been having an affair for over 4 months.

A week thereafter her mom, who was a major source of support for Vanessa, had passed away after a long battle with cancer. Vanessa was understandably devastated and urgently needed the intervention and support Trauma Counselling could assist her with.

Vanessa was paired with a Registered Counsellor in her area, and immediate telephonic trauma counselling provided. Vanessa then decided to continue with longterm therapy on a face-to-face basis with the appointed counsellor and claimed through her medical aid for the sessions.

## Simon

Simon accessed the Trauma Counselling Service for his two children who were struggling in the wake of their mothers sudden passing after being involved in a tragic motor vehicle accident. The children aged 8 and 10 were not coping, and although Simon's mother had moved into the house to assist with the children, Simon was understandably worried about his children's emotional wellbeing.

A Trauma Counsellor with experience in child counselling was appointed by the 24-Hour Contact Centre and individual telephonic sessions arranged for both the children.

Later on, Simon too called in and said that he was also not coping with the grief of losing his wife so suddenly, and having to stay strong in front of the children. A Trauma Counsellor was assigned to Simon to assist him through this difficult time.

## Terence

Terence accessed the Trauma Counselling Service after he and his family had been involved in a robbery at their home. They had been woken by two armed men rifling through their home in the early hours of the morning.

The men had tied up the family including their 3 children and had threatened the children's lives if Terence did not open the safe. Fortunately, no one was seriously hurt during the ordeal, which lasted more than 2 hours, however the trauma experienced was significant and needed urgent Trauma Counselling for everyone involved.

Telephonic trauma counselling was arranged for the family to debrief them, providing guidance on what to expect post trauma incident, and how best to support and help one another going forward.



# 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: 0861 724 247

📍 International: +27 11 966 5011



Members may alternatively make use of the instant digital messaging platform at [AccessVAS.liberty.co.za](https://AccessVAS.liberty.co.za) or scan the QR code, to get assistance



## LIBERTY CORPORATE CONTACT DETAILS AND COMPLAINTS RESOLUTION PROCEDURE

For assistance, customers should contact their Financial Adviser or Broker. Alternatively, they can contact the Liberty Corporate contact centre.

### Liberty Corporate General Contact Centre

**t:** 011 558 2999

**f:** 011 694 5309

**e:** [lc.contact@liberty.co.za](mailto:lc.contact@liberty.co.za)

## COMPLAINTS

Complaints or comments should be directed in writing to:

### The Complaints Resolution Manager

Liberty Corporate  
P O Box 2094,  
Johannesburg,  
2000

**t:** 011 408 2771

**f:** 011 694 5304

**e:** [lc.complaints@liberty.co.za](mailto:lc.complaints@liberty.co.za)

**w:** [www.liberty.co.za](http://www.liberty.co.za)

### For Liber<sup>8</sup> and Liberty Corporate Selection Suite of Umbrella Fund:

#### The Principal Executive Officer

P O Box 2094,  
Johannesburg,  
2000

**t:** 011 408 5685

**e:** [roger.spence@liberty.co.za](mailto: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 a Financial Adviser:

#### FAIS Ombud

P O Box 74571,  
Lynnwood Ridge,  
0040

**t:** 012 470 9080

**f:** 012 348 3447

**e:** [info@faisombud.co.za](mailto:info@faisombud.co.za)

### For complaints regarding retirement funds:

#### The Pension Funds Adjudicator

P O Box 580,  
Menlyn,  
0063

**t:** 012 346 1738

**f:** 086 693 7472

**e:** [enquiries@pfa.org.za](mailto: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](mailto:info@ombud.co.za)

**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**

*In it with you*

#### **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.

Cims have prepared case studies of instances where Liberty Corporate Members have accessed and utilised the value-added services available to them as a Liberty Corporate Member. \*All names have been changed to protect the identities of the members and to maintain confidentiality.

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