



LIBERTY
Standard Bank Group

Value Added Services.

A Liberty Corporate
Benefits Offering.

In it with you

Every qualifying client*, their spouse and dependent children under 21 years has access to the following services, provided by AZOZA in partnership with Liberty.

***Qualifying clients include**

- Members with a Liberty Corporate Benefits risk policy.
- Liberty Corporate Benefits annuity policyholders.
- Members of the Corporate Selection suite of Umbrella Funds.

Services

How to access:

Reach out through the following channels



1



If calling from within South Africa:

0861 724 247



If calling from outside of South Africa:

+27 11 966 5011

2



Message on the WhatsApp chat:

078 019 0986

3

Access via Mobi:

scan the QR code



4

Register, add learners and activate your Liberty loyalty account on

www.studymaster.co.za

Emergency Medical Services (EMS)



Rapid response, expert support and emergency transportation

Available 24/7

1 2 3

Legal Assist



Access to qualified attorneys for life's everyday legal challenges

Available 24/7

1 2 3

Personal Health Advisor



Qualified nurses to provide guidance through any health concern

Available 24/7

1

Telephonic Trauma Counselling



Immediate emotional support after traumatic events

Available 24/7

1

Virtual Health Consultations



Connect virtually to a healthcare provider for medical advice, assessment and treatment guidance

Available

1

Mon - Fri 08:00 - 18:00,
Sat 08:00 - 13:00, excluding public holidays

Teacher-On-Line



Real teachers providing real-time Grade 1 to 12 academic support

Available

1

Mon - Thur 18:00 - 21:00,
excluding public holidays

Educational Assistance Online Portal



Vast online library with summaries, sample examinations, assignment and subject-specific support, and more

Available 24/7

4

Funeral Assist



Practical assistance, coordination and specialised support

Available 24/7

1 2 3

Repatriation of Mortal Remains



Dignified, seamless support to bring loved ones home

Available 24/7

1 2 3

At Liberty, we understand that supporting your wellbeing is central to your performance and long-term success. Through our Liberty Corporate Benefits offering, we work alongside your employer to build a tailored solution that meets your needs – both today and into the future.

Beyond financial security, we provide a suite of Value-Added Services designed to give you and your family meaningful support when it matters most, both during your working and retirement years.

AZOZA

In partnership with our specialist service provider, AZOZA, we offer an extensive range of services to qualifying Liberty Corporate Benefits clients, their spouses and dependents under 21 years.



How it works

To verify your active membership with us, you will need your:

- ID number or Member Number

Spouse / dependents will need to use the main member's details to verify an active policy.

Call Centre



If calling from within South Africa:

0861 724 247



If calling from outside of South Africa:

+27 11 966 5011

An agent will confirm which service is required, and direct you to the correct call channel. Once your identity and membership has been verified, a case will be registered and the agent will assist you with your request.

WhatsApp

1. Save the **AZOZA** number **078 019 0986** to contacts and start a WhatsApp chat with this contact.
2. Send "Hi" or "Hello" to start the process.
3. Select the required service.
4. Follow the prompts to verify identity and membership with Liberty.
5. Confirm the correct contact information to be used for the services.
6. An agent will contact the client to assist further with the request.

Some of the services require additional information because of the nature of the service provided. Please follow the easy step-by-step prompts to complete the service request.

Emergency Medical Services (EMS)

Immediate, nationwide emergency support available 24/7/365.

When a medical emergency happens, speed and reliability helps to save lives. This service provides you with access to one of South Africa's largest emergency medical networks, with more than 5 000 accredited emergency personnel ready to respond.

You and your family get access to fast medical intervention, peace of mind, and support that can significantly reduce the impact of critical events.



How it works

You can access the 24-Hour EMS service at any time for emergency medical assistance and coordinated transportation. Trained professionals manage the entire response from first call to hospital admission. The decision as to whether your reported medical condition qualifies for this service shall be in the sole and absolute discretion of the medical personnel in the Contact Centre, and non-emergency transportation will be for your own account. This service is available within South Africa only.

Key Benefits



Rapid Response & Expert Support

- 24/7/365 Emergency Medical Assistance Contact Centre,
- Access to medically trained agents registered with the Health Professions Council of South Africa,
- Pre-arrival medical instructions (e.g. CPR guidance),
- Immediate dispatch of emergency responders, and
- Live incident monitoring until hospital handover.



Emergency Transportation

- Road or air ambulance transport,
- Same-day medical upgrade to a more suitable facility if required,
- Repatriation to a facility closer to home when emergencies occur more than 200 km away from your place of residence, and
- Payment of emergency medical transportation costs.



National Network & Additional Services

- Access to the largest network of emergency medical providers in South Africa, and
- Optional non-emergency medical transport (at your cost).

Where possible, you must access this service directly via AZOZA to qualify for medical transportation cost cover. i.e. this service does not intend to provide cover for medical transportation cost from other providers initiated by you, unless in exceptional circumstances such as incapacity.

Legal Assist

24/7 access to qualified attorneys for guidance and clarity during times of need.

Legal issues can arise unexpectedly and often create stress and uncertainty. Legal Assist provides you with access to immediate and reliable legal guidance whenever you need it - helping you make informed decisions and protect your rights.

Key Benefits

Unlimited Telephonic Legal Advice

You can receive expert guidance on a wide range of legal matters from qualified attorneys, including:



Criminal offences



Labour disputes



Fines and penalties



Debt and credit
issues



Contract
interpretation



Divorce and
maintenance



Motor vehicle
accidents



Access to Standard Legal Documents

This service also provides you with access to and support with various standard legal documents, such as wills, lease agreements, affidavits, sale/purchase agreements, power of attorney, etc.



Extended Legal Support Through External Referrals

Where additional assistance is needed, you may be referred externally to gain access to:

- One free 30-minute face-to-face consultation with an attorney,
- One free letter of demand to help initiate formal communication, and
- One free telephone call.

The above extended legal support applies per incident. Any additional consultations will be for your own account.

Personal Health Advisor

24-Hour Health Line

Professional medical information from qualified nurses, anytime when you need it.

Health concerns can arise at any hour. Liberty provides you with unlimited access to qualified nurses - offering trusted information, symptom assessment, and practical support 24 hours a day. This service supports your wellbeing, reducing uncertainty, enabling informed health decisions, and empowering your family throughout every stage of life.

How It Works

You can contact the 24-Hour Personal Health Line to speak directly with a trained nurse who provides medical information, guidance, and referrals to the most appropriate healthcare professional when needed. Life stage support lines are also available to closely assist with guidance depending on your stage of life.

Please note: This is not a diagnostic service. Nurses are not able to provide prescriptions via this service.

Key Benefits



Comprehensive Medical Guidance

- Emergency medical information and immediate support,
- Symptom assessment and referrals to the correct healthcare provider,
- Clear explanations of medical terms, diagnoses, and medications,
- Advice for at-home care, with follow-up calls if required,
- Counselling for chronic conditions to help manage daily life, and
- Access to one of South Africa's most trusted drug and poison databases.

Life Stage Support

To meet evolving health needs, the 24-Hour Personal Health Line service includes dedicated support lines tailored to each stage of life:



Baby Support Line

For parents needing reassurance on early childhood health concerns - from fevers and reflux to infectious illnesses. Guidance includes:

- Immunisations and vaccinations,
- Nutrition and breastfeeding, and
- Infant health, allergies, and common illnesses.

Kids Support Line

Supporting children's physical and emotional wellbeing, especially during early development. Guidance includes:

- Development milestones,
- Behavioural changes,
- School pressure and stress,
- Depression, abuse, and substance concerns, and
- Skin and general health issues.



Teen & Young Adult Support Line

Professional guidance during a vulnerable and transitional life stage. Guidance includes:

- Peer pressure and emotional wellbeing,
- Depression, stress, and behavioural issues,
- Sexuality, HIV exposure, and teenage pregnancy,
- Addiction (drugs, smoking, steroids), and
- Health, exercise, and exam stress.



Women's Support Line

Helping women prioritise their physical and emotional health amidst daily pressures, with guidance on:

- Wellness,
- Lifestyle balance, and
- Managing common health concerns.



Virtual Health Consultations - Medical Health

Convenient, accessible medical care.

Accessing healthcare can be challenging, especially when time, cost, or logistics become barriers. Liberty provides you with access to consult with qualified healthcare practitioners virtually - ensuring timely support without the need to travel.

Available

08:00 – 18:00 | Monday to Friday

08:00 – 13:00 | Saturday

Excluding Public Holidays



How it works

A qualified nurse will assess your situation, and if deemed necessary, connect you to a healthcare provider for medical advice, assessment, and treatment guidance. Consultations are conducted remotely, offering a safe and accessible alternative to in-person visits. At the discretion of the Medical Practitioner, a consultation could result in a sick note, referral letter or an e-script.

Please note, each family is entitled to three free consultations per year. Thereafter, you will be required to account for the consultation at a rate of R350 per consult.

Key Benefits



Comprehensive Virtual Medical Support

- Remote consultations with qualified healthcare practitioners,
- Clinical assessment and guidance on medical conditions, and
- At the discretion of the practitioner, consultations may result in:
 - Sick notes,
 - Referral letters, and/or
 - Electronic prescriptions (e-scripts).



Convenient Medical Support that Makes Sense

- Convenient access to healthcare from home, work, or anywhere,
- Safe consultations without exposure to crowded medical facilities,
- Affordable GP consultations, reducing cost barriers and improving access, and
- On-demand availability, helping you receive care when you need it most.

Telephonic Trauma Counselling

Immediate emotional support after traumatic events.

Experiencing trauma can be overwhelming. Liberty provides you with access to compassionate, qualified support at any time of day, helping you stabilise emotionally and take the next steps toward recovery.



How it works

You can utilise the 24-Hour Trauma Counselling Line to speak directly with a qualified nurse trained in trauma debriefing. Each call is handled with care, professionalism, and confidentiality.

Key Benefits



Telephonic Trauma Counselling

- Access to trauma debriefing 24/7/365 by qualified nurses, and
- Referral to further face-to-face trauma counselling when additional support is needed.



Face-to-Face Trauma Counselling

- If the nurse's assessment indicates the need for professional intervention, a face-to-face session will be arranged,
- Referrals are made to a trusted network of social workers or psychologists near the member's residence, and
- The cost of face-to-face sessions will be for your own account.

Teacher-On-Line

Accessible academic support from qualified teachers.

Education challenges can place pressure on both learners and families. With the Teacher-On-Line service, students gain direct access to qualified teachers who provide clear explanations, academic guidance, and subject support from Grade 1 through Grade 12.

Only accessible via the Call Centre

Available

18:00 – 21:00 | Monday to Thursday

Excluding Public Holidays



How it works

Learners connect with a qualified teacher for real-time academic assistance with any questions they are struggling with. The service covers all major subjects and aligns fully with the CAPS curriculum, ensuring consistent support for both public and private school learners.

Educational Assistance Online Portal

Vast online library

Available 24/7.

Support and assistance are offered to students from grades 1 to 12, with Afrikaans and English home languages. The online library contains textbook summaries, interactive slides with audio, videos, practice test papers, etc.

How it works

Parents (or learners) can register on the portal as an account holder and add learners to their account who will each then have their own learner portal. From here, they can access the vast online library at any time by logging in. Note that material from the portal is not permitted to be copied or distributed.

1. Go to the online portal (www.studymaster.co.za).
2. Click "**Register**" and fill in the necessary details.
3. Under the "**Learners**" tab, click on "**Add New Learner**" and fill in the necessary details.
4. Once the learner has been saved and added, click on "**Learner Portal**".
5. Click on "**Join with loyalty program**", select the learner and click on "**Join with loyalty program**" again.
6. Select the "**Liberty**" option from the drop-down menu, enter the main member's ID number and click "**Validate**".
7. Once successfully validated, the terms and conditions will need to be accepted before continuing by clicking "**Complete Transaction**".

Key Benefits



Comprehensive Academic Support

- Assistance for learners from Grade 1-12,
- Support across all major CAPS-aligned subjects, and
- Available in English and Afrikaans.



Enhanced Learning Experience

- Access to concise, easy-to-understand subject summaries,
- Proven to improve understanding, confidence, and academic performance, and
- Helps learners retain information, learn from mistakes, and build strong study habits.



Easy and Accessible

- Offers an alternative to expensive extra lessons; and
- Provides on-demand access to qualified teachers when learners need help most.

Funeral Assist

Compassionate support and practical guidance when families need it most.

Losing a loved one is an emotionally difficult experience. You and your family receive dedicated, hands-on assistance when navigating the logistical and emotional challenges that follow a death.

How it works

This service aims to navigate a death in your family by providing various assistance with funeral arrangements, funeral claims processes, obtaining death certificate, identifying the body etc, as well as offering emotional support via the bereavement counselling line.

Key Benefits



Practical Assistance & Coordination

- Assistance with identifying the exact location of the deceased,
- Arrangement of overnight accommodation for next-of-kin who must identify the body outside their area of residence,
- Referral to reputable undertakers and assistance with funeral arrangements, respecting the family's customs and beliefs,
- Guidance on how to apply for a death certificate and obtain required documentation, including for cross-border repatriation, and
- Assistance in interpreting legal documents such as funeral policies and outlining the necessary procedures.



Specialised Support

- Referral to a pathologist where a post-mortem is required, and
- Access to bereavement counselling and emotional support services for your family.

Repatriation of Mortal Remains

Dignified, seamless support to bring loved ones home.

When a death occurs far from home, the logistical and emotional burden on families can be overwhelming. You and your family receive compassionate, end-to-end assistance to ensure loved ones are returned to the place where final arrangements can be made with dignity.



How it works

Repatriation is arranged when the deceased's body is more than 100km from their place of residence, within the borders of South Africa and neighbouring countries i.e., Lesotho, Eswatini, Namibia, Botswana, Zimbabwe and Mozambique. All the arrangements to transport mortal remains as requested by your family are managed and special care will be taken to adhere to customs and beliefs.

Place of residence refers to place of permanent residence, including hometown within the abovementioned counties.

Key Benefits



Comprehensive Coordination

- Assistance with required documentation and facilitation with authorities for safe and lawful transport,
- Arrangement of road or air repatriation to the funeral home near the member's residence, and
- Inclusion of ash transfer after cremation, where applicable.

Please note, transport services must be arranged via AZOZA. No refunds will be facilitated to you, should you make use of your own arrangements.



Support for Your Family

- 24-hour bereavement counselling line for next-of-kin, and
- One night's accommodation (up to R1,000) for family members who must identify the body or accompany the remains to the funeral home.



Round-the-Clock Access

- Service available 24/7/365 through the AZOZA Contact Centre.

For more information,

Please contact your Liberty Financial Adviser,
our Contact Centre on **011 558 2999** or
email us on **lc.contact@liberty.co.za**

For support from our Corporate Benefit Counselling Team
contact **0800 456 235** or
email the team on **benefitcounselling@liberty.co.za**

See how Liberty Corporate Benefits is making an impact.
[Click to view our latest update on LinkedIn.](#)

Liberty Centre,
1 Ameshoff Street,
Braamfontein | PO Box 2094, Johannesburg 2000

Disclaimer:

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AZOZA will use the personal information provided by Liberty solely to verify membership and enable access to these services. For the full terms and conditions applicable to the Value-Added Services, please contact Azozza Pty Ltd.

For detailed information on benefits, guarantees, fees, tax implications, limitations, charges, contributions, or any associated risks, please consult 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.