

## PERSONAL MEDICAL ASSISTANT TERMS AND CONDITIONS

The following terms and conditions shall govern the provision of medical assistance to You (the “Member”) in terms of the agreement entered into between First National Bank Zambia Limited (“FNB”) and Speciality Emergency Services Limited (“SES”). You automatically qualify for this benefit depending on which qualifying cheque account You hold with FNB:

QUALIFYING CHEQUE ACCOUNT	MEDICAL ASSISTANCE BENEFIT
Smart Cheque Account holders	<ul style="list-style-type: none"><li>• SMS Advice Line Service</li></ul>
FNB Gold Cheque Account holders	<ul style="list-style-type: none"><li>• SMS Advice Line Service</li><li>• Talk Advice Line</li><li>• Ambulance Response Service</li></ul>
Platinum Cheque Account	<ul style="list-style-type: none"><li>• SMS Advice Line Service</li><li>• Talk Advice Line</li><li>• Ambulance Response Service</li><li>• Mobile Medic</li></ul>

## DISCLAIMER

FNB and SES recommend that qualifying customer do not cancel any existing medical insurance covers or arrangements that they might have without first seeking professional advice.

## NATURE AND CONDITIONS OF ASSISTANCE (the “Assistance”)

### A. SMS Advice Line Service:

You will be able to SMS SES on the designated number (767), and SES will respond with First Aid medical advice.

A.1. This advice will be in the form of:

- A.1.1. Which is the most appropriate facility to visit,
- A.1.2. Which is the closest facility to visit,
- A.1.3. Whether in the view of SES immediate treatment is necessary or not,
- A.1.4. How to best manage Your illness:

**This will not be a diagnosis service, but You will be able to ask general questions that might be freely available from online/offline media. The call centre will not advise on possible diagnosis or treatment options.**

- A.2. Any messages sent to SES will be billed at normal rates by the caller’s network provider.
- A.3. All SMSs sent by SES are paid for by SES.
- A.4. No diagnosis will be done over the phone, as per HPCZ Guidelines.

#### **B. Talk Advice Line Service:**

You will be able to call SES on the designated number (767), and SES will respond with medical advice.

B.1. This advice will be in the form of:

- B.1.1. Which is the best facility to visit,
- B.1.2. Which is the closest facility to visit,
- B.1.3. Whether immediate treatment is necessary or not,
- B.1.4. How to best manage Your illness:

**This will not be a diagnosis service, but You will be able to ask general questions that might be freely available from online/offline media. The call centre will not advise on possible diagnosis or treatment options.**

- B.1.5. In the case of a Medical Emergency, SES will provide an emergency response.
- B.2. Any calls made by You to SES will be billed at normal rates by the caller's network provider,
- B.3. All calls made by SES to the member are paid for by SES,
- B.4. No diagnosis will be done over the phone, as per HPCZ Guidelines.

#### **C. Ambulance Response Service:**

You will be able to call SES on the designated number (767), and SES will respond, in a Medical Emergency, with an Ambulance Response Service.

C.1. The areas which this Ambulance Response Service is available in is:

- C.1.1. Lusaka,
- C.1.2. Livingstone,
- C.1.3. Kitwe,
- C.1.4. Ndola,
- C.1.5. and Solwezi.

- C.2. SES will only respond in these areas up to a radius of 50km from the central post offices, as the crow flies, in the respective towns/cities and within the borders of Zambia.
- C.3. Any calls made by You to SES will be billed at normal rates by the caller's network provider.
- C.4. This service is based on availability which shall be monitored through a Triage method.
- C.5. All calls made by SES to You are paid for by SES.
- C.6. You will be required to produce a valid FNB card that is linked to Your FNB Gold Cheque Account or FNB Platinum Cheque Account at the time of the arrival on the scene, along with a recognised identity document.
- C.7. This service is available to the member and his or her immediate family (definition parents, spouse, parents of spouse, children).

#### **D. Mobile Medic Service:**

You will be able to call SES on the designated number (767), and SES will dispatch a Mobile Medic subject to the following conditions:

- D.1. This service will only be available between the hours of 08:30 and 19:00, 7 days a week.
- D.2. The areas in which this service is available are:
  - D.2.1. Lusaka,
  - D.2.2. Livingstone,
  - D.2.3. Kitwe,
  - D.2.4. Ndola,
  - D.2.5. and Solwezi.
- D.3. SES will only respond in these areas up to a radius of 25km from the central post offices, as the crow flies, in the respective towns/cities and within the borders of Zambia.
- D.4. The Mobile Medic will be able to provide the following primary healthcare checks at your residence or office. The Mobile Medic will be able to:
  - D.4.1. Treat stings or minor bites,
  - D.4.2. Treat minor flu-like illness,
  - D.4.3. Treat minor injuries,
  - D.4.4. Treat headaches and other non-specific pains,
  - D.4.5. Treat food poisoning or minor infections,
  - D.4.6. Advise on the need and urgency to see a Doctor, based on the findings of the on-site clinical examination, and/or
  - D.4.7. Call an SES ambulance, if the Mobile Medic in their sole opinion deems the incident to constitute a Medical Emergency.
- D.5. Any calls made by You to SES will be billed at normal rates by the caller's network provider.
- D.6. All calls made by SES to You are paid for by SES.
- D.7. This service is based on availability which shall be managed through the Triage method.
- D.8. No diagnosis will be done over the phone as per HPCZ Guidelines.
- D.9. Dispensed drugs will be billed directly to You at the time of the consultation.
- D.10. You will be required to produce a valid FNB card that is linked to Your FNB Platinum Cheque Account at the time of the consultation, along with a recognised identity document.
- D.11. No children will be treated by a Mobile Medic.

## GENERAL TERMS

1. As the **Assistance** provided by this agreement is to be rendered by SES on behalf of FNB to You, FNB shall not be liable to You for loss or damage of whatsoever nature sustained by You as a result of the failure, for whatsoever reason, of SES to render **Assistance** in terms of this agreement timeously or at all or as a result of the manner in which such **Assistance** may be rendered by or on behalf of FNB or from any other cause whatsoever, including negligence, omission and willful default.
2. FNB shall not be liable to You for the loss and damage caused or attributed to the negligence (whether gross or otherwise), wrongful acts and/or omissions of any of the Doctors, paramedics, nursing staff or other health care professionals or other persons, whether or not being in the employment of SES, who may provide direct or indirect services to You in terms of this agreement.
3. Neither FNB nor any person required to render **Assistance** hereunder shall have any liability to You, your heirs or executors, arising out of the failure to render **Assistance** or any delay in the rendering of such **assistance**, where such failure or delay is caused by vis major, force

majeure, adverse weather conditions, strikes, lockout, labour disputes or unrest, riot or civil commotion and/or the refusal of a governmental/provincial or local authority to grant or allow the use of its services or facilities or where local laws, regulations or functionaries limit the capacity of SES or any person to render such **Assistance**.

4. Compliance by You with the terms and conditions of this agreement shall be a condition precedent to any entitlement to **Assistance** hereunder.
5. FNB and SES shall not be liable in terms of this agreement for consequential loss of any kind.
6. You shall not be entitled to cede, transfer or assign any of your rights to **Assistance** in terms of these standard conditions.
7. FNB and SES may, in consultation and by agreement, amend any of these terms and conditions at which time such amendment shall become effective and binding on You. Such amendment shall not constitute a novation of the terms hereof.
8. These terms and conditions contain the entire agreement between You and FNB and neither party shall be bound by any undertakings, representations or warranties not recorded herein.
9. No indulgence, latitude or extension of time either party (the grantor) may grant or show to the other shall constitute a novation of the terms and conditions, nor shall it in any way prejudice the grantor or preclude the grantor from exercising any of his rights in the future.
10. FNB has the right, at its discretion, to cancel or remove this service with 30 days notice
11. The headings appearing in this agreement have been used for reference purposes only and shall not affect its interpretation.
12. Unless the context clearly indicates the contrary intention, words importing -
  - any one gender shall include the other;
  - the singular shall include the plural and vice versa;
13. Definitions
  - **"Acute Illness"** shall mean any sudden and unforeseen deterioration of health which may in certain circumstances be potentially life threatening.
  - **"Ambulance response"** shall mean any **Medical Emergency** incident as defined in clause 1.1 that requires ambulance transport.
  - **"Bodily Injury"** shall mean any accidental, sudden, unforeseen and severe or violent Physical Injury which is potentially life threatening and occurs at an identifiable time and place.
  - **"Doctor(s)"** shall mean a person who:
    - is a registered medical practitioner, duly qualified and licensed to practice medicine;
    - is acting within the scope of his/her license;
  - **"Emergency Care"** means the rescue, evaluation, treatment and care of an ill or injured person in an emergency or medical crisis situation and the continuation of treatment and care during the transportation of such person to, or between, health establishments.
  - **"Emergency Care personnel"** means persons registered with HPCZ as Emergency Care officers who provide Emergency Care to the person, with level of skill as Advanced Life Support, Intermediate Life Support and Basic Life Support.
  - **"First Aid"** is the assistance given to any person suffering a sudden illness or injury, with care provided to preserve life, prevent the condition from worsening, and/or promote recovery.
  - **"FNB"** FIRST NATIONAL BANK ZAMBIA LIMITED
  - **"HPCZ"** is the Health Professions Council of Zambia

- **"Medical Emergency"** shall mean any incident resulting in **Bodily Injury** or **Acute Illness** as defined herein, where, in the opinion of SES, the **Member** requires urgent ambulance response, hospitalisation and/or treatment.
- **"Mobile Medic"** shall mean a suitably medically qualified person who is dispatched to a Member, for a non-emergency medical care to provide medical treatment, advice and medication, as per SES Guidelines
- **"SES"** Specialty Emergency Services
- **"SES Guide lines"** shall mean any treatment and/or dispensing of medication, which has been set up and approved by SES for both primary healthcare and emergency medicine.
- **"Triage"** means the process of determining the priority of patients based on the severity of the condition.