

Terms and Conditions: Chengeta Emergency Medical Evacuation

This document summarizes the terms and conditions applicable to the Chengeta Emergency Medical Evacuation plan, facilitated by Aeroworx. All clients must confirm their agreement to these terms before enrolling in the scheme.

Covered charges and benefits are provided in accordance with your selected Chengeta Emergency Medical Evacuation package, benefit tables, and product conditions. We will indemnify the member, subject to reasonable and customary charges, for medically necessary treatment of new accidents or illnesses incurred during the period of cover, after applying appropriate excesses.

 Agree to each clause by placing your initials on the section labelled 'Initials'.

1. Pre-Existing Conditions

Initials

- Chengeta Emergency Medical Evacuation does not cover the treatment or evacuation costs of pre-existing conditions. A pre-existing condition is any disease, illness, or injury for which symptoms were experienced, or treatment received, prior to the plan start date.
- After 6 months of continuous cover, pre-existing conditions may become eligible for benefit, provided there has been no consultation, treatment, medication, special diet, or symptoms for that condition for a continuous period of 180 days.

2. Medical Benefits (Hospital & Related Services)

Initials

We will cover medical, surgical, specialist fees, hospital, nursing home, nursing attendance charges, costs of physiotherapy, massage, manipulative treatment, and surgical/medical requisites, up to the benefit level shown in your plan. These expenses must be necessarily incurred and arise from an illness or accidental bodily injury occurring during the cover period and incurred within 12 months of the incident.

3. Emergency Medical Evacuation and Repatriation Benefits

Initials

- Aeroworx and its medical advisors (including MSO International and Flight Doctors) retain the absolute right to determine if a medical condition warrants emergency medical evacuation and/or repatriation.
- Aeroworx and its medical advisors will decide the evacuation destination and method, considering all known facts.
- "Serious Medical Condition" means a life-threatening medical emergency requiring immediate evacuation to avoid death or serious impairment, as determined by Aeroworx or its representatives.
- Unless agreed otherwise, it does not apply if the member can travel without a medical escort. The seriousness is judged relative to the member's geographical location and local medical facilities.
- Emergency Medical Evacuation:** We only pay for pre-approved and authorized evacuations by Aeroworx's 24-hour emergency assistance center. We cover reasonable transportation costs for international evacuation for inpatient treatment if the treatment is covered, medically recommended, and unavailable locally. Evacuation will be to the nearest appropriate international medical facility in South Africa.
- Repatriation:** We cover necessary and unavoidable expenses for returning the member to their home country or usual country of residence after emergency medical evacuation, provided these costs are medically necessary and pre-approved by Aeroworx or its medical advisors. Reasonable transportation for one escort is also covered if medically necessary.
- Repatriation of Mortal Remains:** We pay for the preparation and air transportation of mortal remains from the place of death to the home country/residence, or local burial preparation if death occurs outside these areas. 'Local' refers to within the country of death.

4. War and Terrorism Extension

Initials

This product extends to cover bodily injury and medical expenses directly or indirectly caused by war, hostilities, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of government, civil commotion, military/usurped power, explosion of war weapons, murder/assault by agents of a foreign state, or terrorist activity. This extension applies provided the person is not actively participating and none of the conditions result from Nuclear, Chemical, or Biological weapons of mass destruction.

- Terrorist activity** means acts committed for political, religious, ideological, or similar purposes to influence government and/or instill fear, including use or threat of force.
- Utilization of Nuclear weapons of mass destruction** refers to explosive nuclear devices or the emission of fissile material causing incapacitating disablement or death.

- Utilization of Chemical weapons of mass destruction** refers to the emission of chemical compounds causing incapacitating disablement or death.
- Utilization of Biological weapons of mass destruction** refers to the emission of pathogenic micro-organisms or toxins causing incapacitating disablement or death.

5. Limited War Exclusion Clause

Initials

This product does not cover loss consequent on war (declared or not) between China, France, the United Kingdom, the Russian Federation, and the United States of America, or war in Europe (excluding civil war or UN enforcement actions) involving any of these countries or their armed forces.

6. Exclusions

Initials

- Children under 14 days of age.
- Congenital defects and deformities in children under three years of age.
- Self-inflicted injury, treatment for alcoholism, drug addiction, allergy, nervous or mental disorder, or venereal disease.
- Rest cures, sanatorial/custodial care, quarantine, or isolation periods.
- Cosmetic or plastic surgery unless necessitated by accidental bodily injury while insured.
- Routine dental care, eyeglasses, or hearing aids, except as a result of accidental injury.
- Check-up examinations not incidental to diagnosing illness or accidental bodily injury.
- Any pre-existing disability, condition, or illness until a 180-day period has elapsed without treatment.
- Winter Sports, Mountaineering (involving ropes/guides).
- Pregnancy, childbirth, miscarriage, or reproductive system disorders. Pregnancies are covered for emergencies only, excluding losses from childbirth or complications within 2 months of the estimated delivery date.
- Maximum age 65 Years.
- The policy covers emergency evacuation and hospital-related costs to predefined limits for the member ONLY due to a Medical Evacuation.

7. Requirements for Policy Activation

Initials

- Policy activates when a doctor-to-doctor consultation establishes the current medical facility cannot provide adequate treatment.
- Evacuation/repatriation is deemed necessary if an Aeroworx medical practitioner (in conjunction with MSO International) determines the member has a life/limb-threatening condition requiring evacuation due to inadequate local facilities or to expedite recovery.
- Coverage is only activated if relevant and appropriate treatment is unavailable locally (e.g., if a member in Mozambique can receive suitable treatment in Mozambique, evacuation will not occur).

8. Definition of Medical Evacuation

Initials

"Serious Medical Condition" for Emergency Medical Evacuation is a sudden accident or illness that, in the opinion of Aeroworx or its authorized representatives, constitutes a life-threatening medical emergency requiring immediate evacuation for urgent remedial treatment to avoid death or serious impairment. This does not apply if the member can travel without a medical escort, unless otherwise agreed by Aeroworx. Seriousness is judged based on geographical location and local medical care availability.

9. Product Guidelines

Initials

- The product is available to Nationals, Residents, and Expats living or traveling within the defined region of cover.
- The product covers Emergency Evacuation and Hospital Related Costs, limited to medical, surgical, specialist fees, hospital, nursing home, nursing attendance charges, physiotherapy, massage, manipulative treatment, surgical, and medical requisites, up to the specified benefit levels for accidental bodily injury or illness.
- The product will cover evacuation and medical expenses for all product members.
- Aeroworx, MSO, and their medical advisors reserve the absolute right to decide if a medical condition warrants emergency medical evacuation and/or repatriation, as well as the destination and method of evacuation.