

TERMS & CONDITIONS

EXCLUSIONS

Ambulance Cover does not cover:

- The cost of ambulance services to a place other than where the subscriber will or has received medical treatment except where the transport has been authorised by an appropriate Health Professional and where 1LIFE EMC (Pty) Ltd has given its prior written agreement.
- Any patient transfers undertaken between any facilities including, but not limited to nursing homes, dental surgeries, GP Clinics, Rehabilitation Centers that are not medically authorized by an appropriate Health Professional and/or not for the purpose of attending for treatment or returning post treatment.
- The cost of ambulance service not provided by 1LIFE911 EMC (Pty) Ltd, unless directed or requested by 1LIFE911 EMC (Pty) Ltd or where 1LIFE911 EMC (Pty) Ltd has given the subscriber its prior written agreement to use another provider or transport provided by an interstate ambulance service.
- The cost of ambulance service interstate. You will not be covered for any service provided by an ambulance service other than 1LIFE911 EMC within 1LIFE EMC operational boundaries.
- Private Health Insurance is recommended before undertaking any travel. Please refer to the interstate cover clause for further information about purchasing interstate cover.
- The cost of the ambulance service to the extent that you have insurance from a third party that would cover the cost if you did not have ambulance cover with 1Life911 EMC (Pty) Ltd or where a third party would be responsible for the cost if you did not have ambulance cover including without limitation:
 - Registered Medical Aid Scheme
 - Compulsory Third Party Insurance
 - Any other insurance company pursuant to insurance policy that you hold.
 - Work cover.
 - Any third party that caused the injury or illness for which the ambulance transport was provided.
 - An invoice will be sent for the cost of ambulance services if it is identified that a third party responsible to cover the cost of the transport regardless where one of the hospitals is responsible for the cost.
 - Public hospitals or other places such as daycare centers for outpatient treatment where a hospital is responsible for the cost.
 - Any government agencies or organizations.

1LIFE911 EMC reserves the right to recover the cost of ambulance service from you if you receive compensation, damages or any other payment from third party covering the cost of the transport.

How could I lose my cover?

- By not renewing your subscription by the due date. Reminder notices will be sent. Note you are not covered for the cost of ambulance service whilst your subscription is overdue and unpaid or;
- By 1LIFE911 EMC (Pty) Ltd cancelling your subscription without refund or anyone under your cover.
 - Provide false or misleading information on your application or on renewal
 - Engage in activity with the purpose or effect of defrauding 1LIFE911 EMC (Pty) Ltd

- Initiate nuisance call-outs or in any other way misuse the ambulance transport service.
- Act in a violent or threatening way to 1LIFE911 EMC (Pty) Ltd staff or agents or any other person in the course of an ambulance transport.
- Emergency Medical Transportation - Pre Hospital.
- In the event of your involvement in a medical emergency, we will arrange and pay for; Emergency Medical Transportation where required subject to the limits specified.