



**1st for women**

Guardian Angel on Call

## **Guardian Angel on Call**

This benefit is available to the policyholder, regular drivers and up to five family or household members of the policyholder's choice and is included in all 1st for Women policies with comprehensive or off-road comprehensive car insurance.

Every day on South African roads women face all kinds of danger. That is why we decided to include this special benefit for all our comprehensively insured 1st for Women customers, to give you easy emergency assistance should you be in a crisis situation. We care about your needs and want to ensure your and your loved ones' safety with a quick and seamless service that can make the difference between life and death.

### **What is Guardian Angel on Call?**

**Guardian Angel on Call** provides you with peace of mind, in the form of a benefit on the 1st for Women smartphone application that runs silently in the background and will automatically detect when the policyholder, regular driver and/or family/household members is involved in a severe accident. A medically trained emergency assist consultant will then phone the policyholder, regular driver or family/household member to confirm if she/he needs emergency medical assistance. If she/he confirms the need for assistance or does not answer her/his phone, the consultant will immediately dispatch the nearest emergency medical service (EMS) to the exact accident location recorded by the application at the time of the accident.

This benefit is designed to support the policyholder, activated regular driver(s) or family/household member(s), as long as they have downloaded the app on their smartphone which they keep with them and have thereafter saved their details on the application. Because of this, the policyholder, regular driver and/or family/household members will be able to utilise the benefit even though she/he is driving someone else's car or is a passenger in any other motor vehicle.

### **How does it work and what will qualify as a severe accident?**

**Guardian Angel on Call** can detect movement and speed by using the smartphone's GPS and accelerometer. From here the embedded algorithm is able to understand when the policyholder, regular driver or family/household member is in motion and should she/he be in an accident, it can calculate the likelihood of an impact. Through this algorithm we can even eliminate "false positives" such as when the phone is dropped, and only concentrate on incidents that happen while they are driving.

The algorithm measures the force that the motor vehicle undergoes during an accident. Only when it registers forces equal to a severe accident, where the policyholder, regular driver or family/household member will be unlikely to be able to phone emergency services themselves, will the algorithm trigger an alert.

### **Who can use Guardian Angel on Call?**

The user of this benefit must be either the policyholder, with a comprehensively insured vehicle on their policy; the regular driver of that active, comprehensively insured vehicle noted on a policy; or a family or household member chosen by the policyholder.

If the policy in question is cancelled, the policyholder, regular driver/s and family/household members will lose access to the service. If a regular driver is removed from the policy as the regular driver of a comprehensively insured vehicle, she/he will lose access to the service, unless she/he is the regular driver of another comprehensively insured vehicle with 1st for Women. If the policyholder removes a family/household member from their family member list, that family/household member will lose access to the service.

Please note that this is an early alert system only, which is available within the borders of South Africa, and the policyholder and/or regular driver, and/or nominated family/household member(s) will be liable for any medical cost incurred. It is important that the details captured on the application are kept up to date, as these details may impact the action taken by the EMS.

The accident location details will not be used with regard to your claims finalisation and will not prejudice the outcome of your claim in any way.

### **How do I download the app?**

The policyholder will be required to download the new 1st for Women app and sign in using his/her valid South African ID number or passport number.

There will be an **App Sharing** section on the app where the policyholder can nominate up to five family/household members per active policy. Once these members have been added, a link with a unique code will be texted to the applicable members. The family/household members will then use the link to visit a dedicated page on the 1st for Women website, using the unique code to register a profile and download the app, to gain access to the **Guardian Angel on Call** benefit.

Regular drivers of the policy in question will be loaded on the app, linked to the appropriate vehicle. Once the regular driver's(s) details has/have been confirmed (or updated if necessary) by the policyholder via the app or website, a link will be texted to the regular driver(s).

These regular drivers will then use the link to visit a dedicated page on the 1st for Women website, register a profile and download the app, to gain access to the **Guardian Angel on Call** benefit.

The regular driver and five nominated members will be required to:

- use the link in the SMS sent, enter the requested information as well as the unique code from the SMS.

The policyholder, regular driver and/or family/household members will be required to:

- download, install and accept the terms of use on the application; and
- supply and save her/his medical aid details and medical conditions on the application.

The 1st for Women app with the **Guardian Angel on Call** benefit can be downloaded from your relevant App store (iOS and Android).

## **Important**

This application will be available on most Smartphones but will not be compatible with other devices such as tablets and smart watches.

For this application to work and provide you with the best possible response, please ensure that the smartphone you will be using has access to the application, and at all times:

- have the application running (this does not mean the application must always be open, but rather that it should always be running in the background);
- have the policyholder, regular driver and five nominated family or household members signed into the application;
- have text messaging capability;
- be powered on and able to transmit data to the EMS service provider's call centre;
- be within the relevant communication network operator's coverage area and have the necessary communication services enabled;
- have its GPS (global positioning system) and microphone functionality enabled; and
- have sufficient data to allow the application to operate.

The travel monitoring function must have been activated by the travel monitoring algorithm on the application in order to detect a severe motor vehicle crash (this could take a number of kilometres to start depending on location and device settings).

**Guardian Angel on Call** can only be active on one device per user at a time.

**Please note:** Family and Household members/Loved ones refers to your family or those living on the same property as you.

For the Towline service or any other Assist benefit, call:  
**0860 10 42 12**