



SATIB24 Crisis Call

QUICK GUIDE

What is SATIB24?

SATIB24 Crisis Call is a critical incident management service with an insurance component ONLY available to SATIB clients. It forms an integral part of our African presence and can be coupled with medical emergency evacuation policies that can cover guests, staff or both. Critical incidents impose a threat of loss - something bad happening that may cost life, limb, and money, loss of reputation, property or asset damage or business interruption. Management of these situations by our specialist team minimise the loss and maximises the outcome. It is about taking the "luck factor" out of incidents and doing the things that stack the odds in your favour. The field of litigation has changed somewhat with liability becoming an onerous threat to all operators and for this reason we offer additional support by managing the incidents and minimising exposure. **We handle over 15 incidents daily!**

With **ONE call to SATIB24** you can access any **good quality key resource** you will need **24/7/365!**

Type of incidents that SATIB24 handles

- Medical emergencies- illness or onset of potentially serious symptoms
- Accidents (eg motor, boating)
- Exposure to blood, poisons or other hazardous materials
- Assault, rape, kidnap or other crime
- Psychologically traumatic events
- Fire or other natural disaster

The crisis call centre is manned 24/7/365 days a year by trained facilitators and medical doctors. Cover is designed to respond to guest related incidents, however staff cover can be added.

Benefits Include

- Available 24/7/365 to assist your staff or guests with critical incidents
- One number access for crisis help including: Telemedical consultations, Medical evacuations, Trauma counselling, Media and Legal Liability management.
- They will organise appropriate help efficiently and effectively.
- Your risk will be minimised and best outcome assured.
- Stakeholder constantly updated

CASE STUDY:

Lauren & David decided to spend a weekend away in the mountains. Shortly after arrival at their hotel, Lauren started to feel cramping in her lower abdomen which continuously worsened into the evening. The hotel staff immediately contacted SATIB24 Crisis Call. Our doctor discussed the presenting features of Lauren's condition with David and attributed the sudden pain pointing to a potentially life threatening scenario - ectopic pregnancy. Whilst the doctor was consulting with David, the nearest private ambulance provider was contacted and a

response vehicle and ambulance requested. The receiving doctor of the nearest private hospital was informed by our doctor of the suspected diagnoses and requested an emergency admittance for Lauren. She was stabilised by a response paramedic and evacuated with advanced life support to the private hospital where she was admitted and treated for an ectopic pregnancy. Had it not been for the quick initiative & careful planning of our SATIB 24 Crisis Call Doctor, even a mere 10 minutes delay may have resulted in Lauren's demise.

Testimonials

"I would like to specifically thank you for your assistance this week during the floods at Imbali Safari Lodges. It was an extremely stressful time for us and you really made sure that everything was handled very efficiently and professionally. I know I speak on behalf of the directors, management and staff of the lodges when I say that you really made a big difference and we appreciate all your efforts."

Wouter Pienaar, (Imbali Safari Lodge)

"To sit far away in Johannesburg and co-ordinate such a complicated and involved rescue mission is an excellent achievement. To do it without the pressure and immediacy of being 'on site' is even more impressive. Judith and I will forever be grateful for the unstinting and professional approach. Many thanks for a very well organised and professional search and rescue mission."

Richard & Judith, (Odzala National Park, Congo)

Please note that SATIB24 is a crisis management service, offered by SATIB to our clients as a value-added service. While this service does pay limited costs associated with crisis or emergency, its primary aim is to assist clients with the management of the emergency/crisis situation.

Cover Options Available

SOUTH AFRICA

Guest Cover (included - SA only)

Evacuation & Medical Expenses:	R75,000
Kidnapping, Hi-jacking, Rape	R75,000
Alternative accommodation/catering/traveling costs	R30,000
SATIB24 Management Service	R100,000
Per person per incident, with a max indemnity of for any one incident where multiple insured's are involved, South Africa only.	R120,000

Staff Cover (on application)

Evacuation cover	R25,000
SATIB24 Management Service	R25,000
Per person per incident, with a maximum indemnity of any one incident where multiple insured's are involved, South Africa only.	R75,000

AFRICA

Guest Cover (on application)

Evacuation cover	USD\$ 15,000
Medical Expenses/Management Service (Per person per incident)	USD\$ 7,500

Staff Cover (on application)

Evacuation cover	USD\$ 15,000
Medical Expenses/Management Service (Per person per incident)	USD\$ 7,500

All of the above cover options can be upgraded to suit your requirements. If additional cover is required please contact your SATIB account handler.

Levels of Criticality

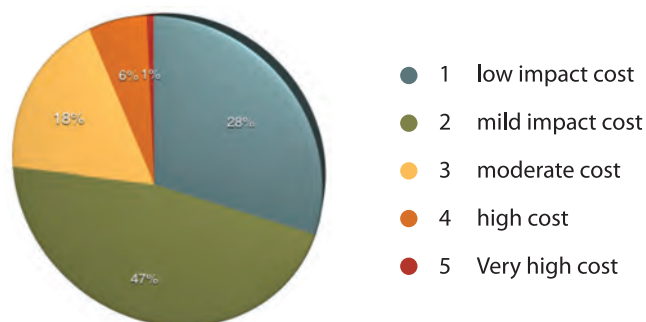
The graph below depicts the criticality factor of incidents dealt with in 2014.

Criticality levels are recorded across 4 criteria:

- Potential impact on human life or functioning
- Risk of financial losses
- Risk of reputation loss
- Risk of asset loss/property loss

They are combined as follows - with the focus being reasonable probability of the above, rather than actual losses which may take months before they are known:

- 1 low impact cost (< \$1 000)**, mild condition, minor complaint, minor damage to a single asset.
- 2 mild impact cost (< \$5 000)** potentially serious condition, complaint, multiple damage to asset/property.
- 3 moderate cost (< \$20 000)** potentially life-threatening, intent to sue, loss to assets/property.
- 4 high cost (< \$40 000)** single death/disabled, suspected lawsuit, significant damage or complete loss of multiple assets.
- 5 Very high cost (>\$40 000 and often because of lumpy costs factor, potentially above \$100k).** Multiple casualty, negative publicity & lawsuit, potential loss or damage to entire operation.



The bulk of cases of interest are at a criticality level two and three. Here losses per incident are not high, but the volume makes them worth optimising on a daily basis. The 7% of criticality level 4 and 5 incidents are perhaps the place of highest potential leverage. If we receive 100 cases a month in the 2015-2016 period, then 7 of these - or two cases a week - will carry the potential for lawsuits and/or significant financial loss. This highlights the need for and value of a daily, 24 hour-available, professional incident management team.

IN ASSOCIATION WITH

BLACK PLAN



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