

Reality Access for SGR: Terms & Conditions

Reality Access for Sanlam Group Risk (SGR) is a loyalty programme that allows members of an SGR policy to automatically qualify for the following exclusive services and discounts:

LOYALTY BENEFIT	OFFER
Burial repatriation & Funeral Support	» Assists with the organisation of the burial of a loved one, including transportation of the mortal remains of a deceased loved one to the final funeral home closest to the place of burial, assistance with the claims process and advice on matters like death certificates.
Discount Coupons	» Provision of monthly grocery coupons on a variety of consumer goods from Shoprite and Checkers to help members save money on groceries.
Emergency Medical Response	» Telephonic advice and information service regarding any emergency medical condition so that emergency assistance can immediately be provided to a person suffering illness or injury until a medical team arrives at the scene.
Ivy Online education platform	» Access a free online supplementary education platform, based on the CAPS curriculum, for Grades 8-12, and a complete online schooling platform at discounted tutor rates for Grades 10-12.
Legal Assist	» Access to legal help via a 24-hour helpline manned by qualified in-house attorneys, providing guidance on legal matters and including a referral to an attorney, a complementary face-to-face 30-minute consultation, letter of demand and telephone call.
Trauma, Assault & HIV Assist	» Assistance in a situation where assault, accidental exposure to HIV or any other trauma has occurred, as well as HIV support should members or their spouse and children ever need it.
Wealth Sense	» Access to Sanlam Reality's Wealth Sense platform, packed with info, magazines, articles and helpful tools and online calculators, to empower members to take control of their finances.

Access to the Loyalty benefits:

The benefits & services apply to an insured person (i.e. SGR member) covered by a Life (*excluding* Funeral), Disability, Spouse's Life and Critical / Severe Illness insurance policies, underwritten by SGR.

To access the loyalty benefits:

- 📞 Call 0860 732 548/9 and follow the voice prompts for "Reality Access for SGR"; or
- 🌐 Go to <https://www.sanlamreality.co.za/reality-access-for-sgr/>, click through for more information, choose "Explore our Benefits" and view the [How it works](#)-section of each loyalty benefit/service.





Definitions:

- ⦿ SGR member means a member of a policy underwritten by Sanlam Group Risk (except funeral insurance policies).
- ⦿ Qualifying spouse shall mean the spouse of the SGR member, including a party to a customary marriage concluded in accordance with the applicable indigenous law as well as a union concluded between parties married in accordance with the doctrines of any recognized religion or tradition, as well as a partner to a civil partnership in terms of the Civil Union Act, 2008, a common law spouse or life partner, provided that such partner, common law spouse or life partner is nominated by the member and that the member [provides, upon request, satisfactory proof of such permanency of his/her relationship with his/her life partner.
A maximum of 1 spouse shall qualify as spouse for this purpose.
- ⦿ Qualifying child shall mean a child of the SGR member 25 years or younger, including a stepchild or legally adopted child.

Loyalty benefits' terms & conditions:

Burial Repatriation & Funeral Support

To learn [more](#).

The Burial Repatriation & Funeral Support benefit is a service that allows for the transport of the deceased insured's body back home, to the final funeral home closest to the place of burial in South Africa (RSA).

The term "member" in relation to this benefit refers to the member, the member's qualifying spouse or the member's dependent child/ren.

The service comprises:

Transporting the mortal remains of a loved one to their final resting place:

The helpline will assist a member (or caller on their behalf) to arrange for the transportation of the deceased family member's body back home, to the final funeral home closest to the place of burial in South Africa (RSA), if death occurred far from home:

- ⦿ Via road or air;
- ⦿ From anywhere in South Africa (RSA), Botswana, Lesotho, Mozambique, Namibia, Eswatini (formerly Swaziland) or Zimbabwe (south of the 22° latitude) to the funeral home in South Africa closest to the place of burial; and

The surviving family's special cultural preferences regarding the transportation of the deceased will be taken into account to ensure that special care is taken to meet these preferences.

Accompanying the deceased:

If the death occurs in South Africa, arrangements can be made for

- ⦿ Transport for a single relative to accompany the mortal remains to the final funeral home;
- ⦿ Overnight accommodation (for a single relative).

A 24/7 specialised call centre to assist with repatriation and other services aimed at simplifying the death/burial for the family:

Calls can be answered in any one of the official languages of South Africa, and assistance can be provided for

- ⦿ Advice on claims procedures is provided to the surviving family;
- ⦿ If necessary, legal assistance can be arranged to assist with the interpretation of the will and the management of the necessary documentation;
- ⦿ Advice can be provided on matters such as obtaining a death certificate and cross-border documentation;



- ⦿ Referral to a pathologist can be made if an autopsy is necessary;
- ⦿ Referral to reputable funeral parlours and providers of other funeral services such as catering and transport can be made, and clients benefit from our experience and knowledge of suitable providers; and
- ⦿ Assistance can be provided when looking for a tombstone supplier.

(Note: The actual cost of services by service providers are for the family's own account, for example, catering and the purchasing of a tombstone.)

Discount Coupons

To learn [more](#).

The discount coupon service offers members discounts on a range of grocery items obtainable from a major retailer nationwide on a monthly basis.

Sanlam Reality endeavours to provide coupons of which the Rand discount amount is acceptable in relation to the value of the product:

- ⦿ Discount coupons are unique.
- ⦿ Discounts are redeemable only at selected Shoprite/Checkers/Checkers Hyper stores nationwide.
(Note: According to the selected coupons based on the listing and values provided and the availability in the various stores (Shoprite / Checkers / Checkers Hyper)).
- ⦿ Discount Coupons are subject to stock availability.
- ⦿ Although Sanlam Reality through its service provider will endeavour to provide a suitable variety of coupons and brands on a monthly basis, there may be instances where a certain brand will feature multiple times.
- ⦿ Retail partners and brand owners have final say on coupon availability.

The discount coupon is based on a 16-digit Barcode number which is sent to the member via SMS upon request on the USSD:

- ⦿ The Barcode number must be inserted at point of sale prior to making payment in order for the discount to be afforded.
- ⦿ Barcode requested applies to the selected product only.
- ⦿ A discount coupon can be requested more than once per product, but is limited to 5 coupons per product per month.
- ⦿ The Barcode number must be provided, at point of sale, to the cashier at the till before payment is made. In some instances the cashier may insert the Barcode or alternatively request that the member do so.

Digital redemption is possible:

- ⦿ by logging into the Sanlam Reality website, select the coupons available and add to cart; or
- ⦿ via USSD by dialling *134*20019# and follow the on screen prompts to select the relevant discount coupon.
Mobile phone network reception is required in order to access the USSD. If the member is inactive for longer than 20 seconds on the USSD session, the session will timeout. Sanlam Reality does not take responsibility for cellular phone network failure that might result in the SMS not reaching the customer.

Emergency Medical Response

To learn [more](#).

Medical and nursing practitioners will provide medical advice and information telephonically. Emergency medical services will only be provided within the borders of South Africa.

The term "member" in relation to this benefit refers to the member, the member's qualifying spouse or the member's dependent child/ren.



The service comprises:

A 24/7 emergency assistance helpline to assist with medical advice and emergency medical assistance:

- ⦿ Medical and nursing practitioners will provide medical advice and information regarding any emergency medical condition telephonically to a member or caller on their behalf (non-emergency medical consultation and advice).

The advice and information includes:

- General medical advice
- Chemical substance misuse or abuse
- Provider information and/or referral where applicable.
- Generic medicine advice
- Medical travel information and advice
- Data concerning referrals to hospitals, doctors, dentists and pharmacies

(Note: The advice and information will not be regarded as accurate diagnoses of any physical conditions.)

- ⦿ The helpline will assist with advice and information by telephone, allowing for emergency assistance to be immediately provided to a member suffering illness or injury until a medical team arrives at the scene.

(Note: The advice and information will be regarded as such and not as an accurate or definite diagnosis of any condition any person might suffer.)

- ⦿ The medical and nursing practitioners will have the right to make decisions and take action after having considered available medical evidence as to what it deems to be in the best interest of the person calling for assistance. Based on the aforementioned, the timing and mode of transportation or repatriation will be decided.

Emergency medical response by road or by air:

- ⦿ The helpline will arrange immediate emergency response to be dispatched by road or air to the scene of the medical emergency.
 - Where needed, advanced life-saving resuscitation will be provided to a member.
 - Where necessary, the member will be stabilised before transportation is provided to the closest appropriate medical facility.
- ⦿ In all life-threatening medical emergencies, the member will be transported by road or air to the most appropriate hospital that can effectively manage that particular condition.
- ⦿ If lifesaving emergency medications or emergency blood products (excluding standard routine delivery and/or charges for blood) are required which cannot be obtained at the medical facility responsible for the member's treatment, emergency medication will be transported to the member.
- ⦿ A refundable guarantee is provided to be used as payment at the emergency room, to the maximum value of R2 000, that ensures immediate and appropriate medical care for the member at a medical facility. Such deposits are refundable within 30 days.
- ⦿ Any member who is hospitalised away from their normal place of residence and requires medical assistance in order to return, will be repatriated by road or air (whichever is the most appropriate, to their hometown, hospital or residence within the area). In the event that death occurs whilst the member is away from home, repatriation of the member's mortal remains will be performed to the funeral home of the member's choice.
- ⦿ In the event that any minors are left stranded due to a medical emergency occurring whilst away from home, arrangements will be made to accompany the minors back to their residence or to another place of safety (family, family friend, police or social services), on condition that at least one of the latter is in the area.
- ⦿ In the event of a member being hospitalised, away from their normal place of residence, following a medical emergency, on request it can be arranged for a family member to visit the member, of which the cost for such visit shall be limited to R1 000 (one thousand rand) per incident.



Ivy Online education platform

To learn [more](#).

Ivy Online Education (branded as Ivy Academy) is an online distance education provider for learners who are studying towards the National Senior Certificate qualification (the NSC) or Cambridge Lower Secondary.

Sanlam Reality has partnered with Ivy Academy to offer two education products to qualifying Sanlam Reality members – Learners and parents/guardians can choose to register for the *supplementary platform* and/or the *discounted replacement schooling platform*.

The term “member” in relation to this benefit refers to the member and his/her dependent child/ren.

Why Ivy Academy:

- ⦿ Ivy Academy offers students the South African CAPS curriculum in distance mode through advanced online learning. CAPS (Curriculum Policy Assessment Statements) is the curriculum developed by the South African government, for the purpose of achieving the National Senior Certificate.
- ⦿ Ivy’s CAPS is authorised by the South African Comprehensive Assessment Institute (SACAI), which is the assessment body provisionally accredited with Umalusi (the Council for Quality Assurance in General and Further Education Training) for all South African Grades 10 – 12 distance education.
- ⦿ Ivy Academy produces its own e-books that summarise topics for certain CAPS subjects. Students will receive their subject e-books in addition to their video classes.
- ⦿ The teachers at Ivy Academy are all SACE-registered and -licensed teachers, and experts in their fields of specialisation. With experience and prowess, our teachers not only deliver online education, but take full advantage of the benefits and enhanced tools that are available only through online learning.

Registration:

- ⦿ Learners and parents/guardians must be registered on either platform to use this benefit. Education materials and content are optimised for low bandwidth and data usage to provide free online education support for up to 6 learners per family.
- ⦿ Students must access their lessons on the IVY online portal (reality.ivyonline.education). Lessons are in video format and have been created by the top industry teachers in their fields of study. Students can watch classes at any time and at their own pace.

The offer includes:

A free supplementary schooling platform for Grades 8-12:

Members who register for Ivy Academy supplementary schooling will receive:

- ⦿ timetabled live online classes;
- ⦿ video lessons;
- ⦿ e-books; and
- ⦿ diagnostic tools to analyse results.

A complete online schooling platform at discounted tutor rates for Grades 10-12:

- ⦿ For members who register for Ivy Academy replacement schooling, the following will be included in the discounted course fees:
 - A timetable of live classes
 - Videos
 - e-books that summarise the topics
 - Diagnostics
 - Detailed reporting

In addition, members are given the option to book live online lessons with a subject matter specialist teacher, and also have the opportunity to ask questions.



- ⊗ Members who register for Ivy Academy replacement schooling will participate in the sophisticated artificial intelligent diagnostics built into the online platform. The proactive diagnostics also work proactively and notify parents and teachers when a student is in need of assistance.
- ⊗ The replacement schooling platform offers access to the following curricula that members can choose from:
 - CAPS – FET phase Grades 10-12.
 - Cambridge, for lower secondary stages 7, 8 and 9.
- ⊗ The following subjects are offered on the CAPS curriculum: FET Phase: Grades 10-12

<p>Compulsory:</p> <ul style="list-style-type: none"> • English Home language • Life Orientation <p>Second Language:</p> <ul style="list-style-type: none"> • Afrikaans Second Additional Language (<i>or</i>) • Zulu Second Additional Language <p>Math Level:</p> <ul style="list-style-type: none"> • Core Mathematics (<i>or</i>) • Mathematical Literacy 	<p>Electives (Minimum 3 subjects)</p> <ul style="list-style-type: none"> • Science • History • Geography • Accounting • Business Studies • Tourism
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- ⊗ Qualifying members have access to the Cambridge Lower Secondary curriculum framework, which covers Stages 7 to 9, relating to the approximate age range 11-14 years. The Lower Secondary Checkpoint (LSC) course prepares students for successful completion of their Cambridge programme.
 - Cambridge LSC is designed to be used at the end of Stage 9 – this is typically when learners are approximately 14 years old. However, if the student starts school later, you can use the stages more flexibly to meet his/her needs.
 - Cambridge LSC provides the foundations for Cambridge IGCSE and Cambridge O Level. The IGCSE programme encompasses Grades 10-11.
 - Ivy Academy offers only English, Science and Mathematics for the Lower Secondary Checkpoint level. They consider language, mathematics and science as important core subjects needed to transition students to the Cambridge curriculum for the next level in their academic careers.
 - Formal Cambridge Checkpoint exams will be written after a student has successfully completed his/her 2-year course in November (2022). (Enrolment details to be confirmed in 2022.) For English, Mathematics and Science, Cambridge LSC exams at the end of the course are marked in full by Cambridge International. Teachers mark the work and Cambridge moderates the marking.

Legal Assist

To learn [more](#).

This is a legal service provided to members (only) by admitted attorneys whether or not they are practising attorneys. The services shall be confined to the territory of the Republic of South Africa and shall relate only to South African law.

The term “member” in relation to this benefit refers to the member only.

The service comprises:

A 24-hour telephonic legal advice line per incident:

- ⊗ The 24-hour telephonic advice line, in the first instance, serves as a portal for members who have legal enquiries.



- ⌚ Upon receiving a call, a legal advisor, based on the nature of the matter, is able to consider a number of alternatives, for example, the advisor may:
 - Deal with the matter expeditiously by providing advice and dispensing with it.
 - Inform the member that the matter is of such a nature that the advisor requires an opportunity to research the law or to discuss it with a colleague who may be more knowledgeable on the topic after which, the advisor would return the member's call or require additional information.
 - Forward what the service provider considers to be a standard legal document to the member for the latter to use in the matter at hand.
 - Recommend that the member attend an attorney who or whose firm is on the service provider's national panel of attorneys who render such services, for a 30 (thirty) minute free consultation.

(Note: The 24-hour advice line is a 365 (three-hundred-and-sixty-five) days a year service and all calls are voice logged for future reference for a period of at least 6 (six) years, should a party have a valid reason that a call be retrieved.)

A standard legal document service per incident:

- ⌚ The standard legal document service includes providing members with papers or documents for routine legal needs which contain guidance charts that explain documents' application.
- ⌚ Examples of standard legal documents that are available are:
 - A Small Claims Court kit (including guidelines as to whether a matter falls within the jurisdiction of the Small Claims Court)
 - A Domestic Worker's Agreement
 - A Maintenance Kit
 - A Will

A direct legal consultation service per incident, if deemed appropriate by service provider:

- ⌚ The free 30 (thirty) minute consultation service, if deemed necessary by the service provider, is available to members provided it takes place at a firm that is within the magisterial district within which the member resides. If this is not practical, then in a nearby jurisdiction. Upon a member consenting to attend such meeting, the relevant advisor will arrange the meeting and revert back to the member to confirm.

If requested to, the panel attorney will draft a one-page letter of demand or make one telephone call on a member's behalf, both of which will be free of charge.

- ⌚ If, after the free 30 (thirty) minute consultation, the member wishes to mandate the attorney at the member's own cost and expense, it will be the member's prerogative to do so.

Trauma, Assault & HIV Assist

To learn [more](#).

Experts provide assistance with trauma and assault, as well as HIV support for you, your spouse and children. Trauma, Assault & HIV assistance will only be provided within the borders of South Africa.

The term "member" in relation to this benefit refers to the member, the member's qualifying spouse or the member's dependent child/ren.

The service comprises:

A 24/7 emergency assistance helpline providing access to medical advice, information and counselling:

- ⌚ The helpline is manned by professional resource nurses, maintaining a high level of service.
- ⌚ These experts will arrange for the necessary help a member may require in a situation where assault, exposure to HIV or any other trauma occurs.



The member will receive medical treatment for a trauma or assault resulting in bodily injury:

- ⦿ Assault is defined as “a bodily injury sustained by violent external and visible means”.
- ⦿ The helpline will arrange the nearest local emergency assistance service for the member, as well as providing emergency transport to the nearest, most appropriate medical facility as a result of a bodily injury.

Where necessary, the member will be stabilised before transportation is provided.

(Note: Inter-hospital transfers are not included.)

- ⦿ The benefit for medical treatment for bodily injury is limited to R5 000 (five-thousand rand) per member, per incident, with an overall maximum of R10 000 (ten-thousand rand) per family, per incident.

The member may be referred for psychological counselling:

<ul style="list-style-type: none"> ⦿ Resource nurses will assist in arranging psychological counselling by a public trauma centre or a private institution in the event of the member experiencing any of the following traumas: <ul style="list-style-type: none"> • Rape / Sexual assault • Hi-jacking • Child abuse • Suicide or death of close family members • Domestic violence and/or abuse • Kidnapping / Abduction • Woman abuse • Armed robbery and assault • Shooting 	<ul style="list-style-type: none"> ⦿ Only telephonic counselling will be available for the following additional events: <ul style="list-style-type: none"> • Miscarriages • Divorce (short-term help) • Motor Vehicle Accident • Industrial Accident • Diagnosis with a serious illness <p>(Note: Should face-to-face counselling or treatment be required for these additional events, resource nurses will refer the member to an appropriate medical professional – the cost of which will be for the member’s account.)</p>
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- ⦿ Ongoing support in the management of diagnosis with a serious illness event will not be covered. A list of the appropriate specialists is available for recommendation to the member should on-going support for the same incident be required.
- ⦿ The benefit for psychiatric consultations, where relevant, in addition to the above amount in respect of a bodily injury, is R5 000 (five-thousand rand) per member per incident, with an overall maximum of R10 000 (ten-thousand rand) per family per incident.

Access to hospital care, treatment and diagnostic regimes for the management of the consequences of accidental or violent exposure to HIV:

The HIV protection service provides the member with peace of mind, because in the event of a violent assault such as rape or any other accidental exposure such as a needle prick with a contaminated needle, the member has access to hospital care, treatment and diagnostic regimes for the management of the consequences.

- ⦿ The imminence of HIV/Aids will often cause the trauma to be of a more intense nature; therefore the member will also receive psychological counselling.
- ⦿ The HIV Protection Treatment Service enables the member to make use of, at his/her own discretion, of the following services:
 - Access to trauma counsellors via a 24/7 helpline, providing telephonic trauma and HIV counselling as well as telephonic counselling for post-traumatic stress disorder;
 - For violent or accidental exposure to HIV, 3 (three) psychiatric consultations (per incident) with a specialist, which can be either a general practitioner, trauma trained registered nurse or trauma counsellor, if the member is HIV positive at the time of the event;
 - For violent or accidental exposure to HIV, 3 (three) HIV blood tests (per incident): one immediately after the event and the second and third at 6 (six) weeks and 3 (three) months respectively. Should the client be HIV positive at the time of the initial blood test, further testing will not be covered.



<p>⊙ Provided that the violent or accidental exposure to HIV has been established, and strictly on the treating doctor's orders, if the person is HIV negative (following a rapid test) at the time of the event, he/she will also be provided access to:</p> <ul style="list-style-type: none">• A 30-day starter pack of antiretroviral medication, if the event is reported within 72 hours after it occurred;• A 7-day course of STI (Sexually Transmitted Infections) medication;• A 'morning-after pill' to prevent pregnancy (for women who are raped);• Registration for an HIV management programme, where applicable;• 24-hours-a-day, 365-days-a-year telephonic access to HIV counselling centre for information, advice and support;• In the event of violent exposure to HIV, each survivor will be handled by a case counsellor for a period of 12 months post incident. This will be done telephonically on a monthly basis. Treatment costs are excluded.	<p>⊙ Provided that the violent or accidental exposure to HIV has been established, should the person be HIV positive at the time of the event, he/she will be provided access to:</p> <ul style="list-style-type: none">• 24-hours-a-day, 365-days-a-year telephonic trauma counselling;• 24-hours-a-day, 365-days-a-year telephonic HIV counselling;• 3 (three) consultations (per incident) with a specialist, either a general practitioner, trauma trained registered nurse or trauma counsellor;• A 7-day course of STI (Sexually Transmitted Infections) medication;• A 'morning-after pill' to prevent pregnancy (for women who are raped).
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⊙ Compensation will not be payable as a result of the members:

- Participation in any riot, civil commotion, labour disturbance, strike or lockout or public disorder or any act of activity which is calculated or directed to bring these about;
- Wilful misconduct;
- Performance or attempt to perform:
 - Any act on behalf of any organization, body or group of persons calculated or directed to overthrow or influence any state or government, or any provincial, local or tribal authority with force, or by means of fear, terrorism or violence, or
 - Any act which is calculated or directed to bring about destruction or damage or bodily injury in order to further any political aim, objective or cause, or to bring about any social or economic change or in protest against any state or government or any provincial, local or tribal authority for the purpose of inspiring fear in the public or any section thereof;
- Should an HIV infection claim not be reported within 72 hours after the event occurred, the service provider cannot accept the claim for the HIV protection medication, although members can still make use of our telephonic advice and trauma counselling. This exclusion pertains to the fact that the antiretroviral medication (starter pack) will no longer be effective after expiry of 72 hours;
- Any claim which is in any respect fraudulent; and
- Loss, damage or bodily injury deliberately caused by the member or any person acting in collusion with the member, consequential loss or damage except as specifically provided.



Wealth Sense

To learn [more](#).

(Note: Content on Wealth Sense is not, nor is it intended to be, advice in any nature, including financial or legal advice, nor does it replace or relieve members of the need to seek and obtain the services of a professional financial planner.)

With interactive tools and calculators, the Wealth Sense platform will help you to manage and better understand your day-to-day finances in a user-friendly way, plan for your future financial security and show you that taking care of your money can be rewarding.

The financial calculators on Wealth Sense are intended only as guidelines. The results will only be useful if appropriate inputs are used. The calculators may provide projections of uncertain future outcomes. Actual future values will be based on actual future experience and will differ from these projections. Before taking any action based on these calculations, we recommend that members seek sound financial advice from a registered financial adviser.