



JW Seagon, Welcome to your new rescue.co membership!

We promise to provide you with the peace of mind your clients need and always be there when you need us.

Rescue.co Membership policy

Rescue.co transforms the way you receive help during an emergency. Through world-class dispatching services, an expansive network of first responders, and mission-critical technology, we are able to deliver something no other provider has been able to do. Our membership services work - we are fast, affordable, and always respond. We are excited to welcome you to the club.

The efficient version.

The following members are covered: any vehicle or household policy offered by JW Seagon for 24/7 nationwide rescue.co services for the following types of emergencies: **medical, security and roadside assistance** and accessible via a 24/7 hotline.

The membership covers every vehicle or household for 12 months from the enrollment date with us.. The amount you'll pay per year is **KES 3,000 per vehicle or home insurance policy**. Once paid, there will be no waiting period and rescue.co service will begin immediately for that vehicle or household.

You are covered for...

Preparedness, Planning and Support

Every membership comes with getting you prepared. This includes understanding your team's needs and organizing emergency information, identifying resources at the office, or facilities like first aid points, clinics and /or clinical staff, and equipment and supplies (e.g., AED & first aid boxes), and scheduling a virtual or in-person onboarding with the team or designated individuals from the team.

24/7 call centre support and triage

Rescue.co's world-class dispatch centre is available to you 24/7, 365 days a year, with trained professionals to assist during any emergency. We will also try our hardest, to coordinate hospital admissions on your behalf including informing your insurer in order to smoothen the process.

Dispatch Response

We aggregate the best first responders from independently run organizations such as private hospitals, clinics, private organizations, mission facilities etc. which include ground ambulances, air ambulances, security response and escort services, road-side assistance and towing.

...to provide these specific services

Ground Ambulance Emergency Dispatch

This includes accidents such as road-accidents, broken bones, a fall from heights, burns, overdoses and any other trauma. This also includes illnesses such as viral and bacterial infections including for COVID19. It also includes repeating and chronic emergencies caused by cancers, heart disease, neurological and psychiatric disorders, diabetes, and allergies. And lastly, any emergencies caused by congenital or hereditary conditions like epilepsy and hemophilia.

Security Emergency Dispatch

This includes situations where you do not feel safe or your safety is being directly threatened. This includes situations such as driving home at night and getting lost or if someone is following you and there is an imminent threat. This includes situations where you are being threatened or you fear being attacked, robbed, and/or assaulted. In these situations, we will provide a security escort where our security teams track and trail you until you're in a safe place and security retrieval where our security teams will rescue you from an unsafe situation.

Road-side Assistance and Towing Emergency Dispatch

This includes emergencies following a road accident regardless of whether there is a medical emergency and there is a need for towing services. This includes situations where your car breaks down or gets stuck in an unfamiliar area and you need assistance. It also includes situations where you are stranded and have run out of gas or have locked yourself out of your car and do not feel safe and require either a security responder or tow-truck depending on the location.

Here's how rescue.co services work.

When you have an emergency, you will access our services through the following ways and during every dispatch, we will always send the nearest available and appropriate responder. We will also always share the ETA (Estimated Time of Arrival) and are always willing to stay online with you until help arrives.

24/7 call centre

If you have an emergency, dial our member's only hotline which connects to a team of trained professional dispatchers. The dispatchers will verbally ask to confirm and/or request via SMS, a link to your location. Beyond getting your location, the dispatcher will ask a few questions to determine the nature of the emergency. From there, they can triage the case, start providing care over the phone and dispatch the needed first responder. The dispatchers have access to a live member database and stored information such as your preferred hospital, emergency contacts, etc. to assist during the response. You can always ask for recommendations or change your preferences at the time of an emergency.

The cost of your membership

The membership you have selected is per vehicle or household which is payable on an annual basis and paid within 30 days from when we issued an invoice. We will issue monthly invoices for all new members enrolled that month. You can decide the mode of payment either through cheque, bank transfer / wire or mobile money. Membership services will be paused until the payment is processed and we will notify you weekly of this to ensure the services are not delayed or interrupted. The membership fees once paid are non-refundable.

Per Vehicle or per household

- For medical, security and roadside assistance response cover, the price is KES 3,000 per vehicle or if as an add on to our Home insurance (Sleep Easy), then KES 3,000 per household. If insuring under JWS Trinity, then one amount of KES 3,000 to apply per vehicle.

The limits

Service Ceilings / Capitations per vehicle or per household policy

- 2 medical rescues per vehicle or per household per year
- 2 towing incidents per vehicle or per household per year
- 2 security incidents per vehicle or per household per year

Fees incurred above the Limit

If the member exceeds the limits about then the following rates apply for any subsequent call-outs:

- Medical response case fees: KES 20,000 per response + 250 KES per KM over 25 KMs
- Security response case fees: KES 15,000 per response + 250 KES per KM over 25 KMs
- Roadside assistance case fees: KES 15,000 per response + 250 KES per KM over 25 KMs

What's not covered?

We can and will always try to help even for non-covered services, and would simply request pre-approval and a financial guarantee prior to delivering the services. We will always let you know if and when we are not able to provide these extra services. We try our best to outline all the scenarios we've thought of in this section, but other incidents do come up and we will always try to help in as much as we can.

Non-Accident or illness

This includes but not limited to transport to and from the hospital for immobile patients to attend doctor appointments or reviews, transport of physicians or medical staff for at-home medical consultations, transport and transfers between hospitals or from one medical facility to another for non-emergency patients, at home delivery of oxygen or medical equipment by an ambulance, standby services for at-home deliveries, and any other use of an ambulance dispatch other than for an emergency, and elective procedures unrelated to an accident or an illness.

Not medically necessary

Emergency dispatch is covered only to the extent it is medically necessary to receive immediate medical attention or a medical review assessment before determining if the member requires immediate medical attention. Requests for ambulance dispatch services with no symptoms are not covered or symptoms where the individual can safely go to the hospital or clinic on their own means.

Hospital Admission Costs

Once the ambulance treats the member on scene or transfers the member to the hospital, the cost of services while at the hospital including but not limited to the following are not covered: deposit and admission fees, services such as x-rays or any other diagnostic scan.

Criminal offences

This includes a member partaking in an illegal activity such as driving under the influence of alcohol or other substances, breaking road traffic laws or committing a crime.

Police negotiations

The security dispatch services while able to assist with communicating with Police in a situation where they're present, at no point will they negotiate directly on behalf of the member.

Refueling

The cost of refueling the vehicle if the member runs out of gas.

Replacing Car Locks

The cost of replacing the locks in the event the member is locked out of their vehicle.

Vehicle Repair Costs

Any cost once the tow truck arrives on scene to repair the car except to tow the vehicle.

Fire Response

Any services where a fire engine is required to put out a residential or commercial fire of any type or clean up chemical spills.

Bowser Water Services

Any service where water is required to put out a fire.

Unverified Members

Services for individuals from the member's company and who are not registered as members or facilities which are not covered by this policy such as new sites.

Other Emergencies from other Companies or Individuals.

This membership only covers your company and can't be transferred to other companies and an individual's membership is tied to their company such that if they leave the company, they are no longer eligible to receive services. This membership only provides benefits to the company's designated [members or facilities] at no additional cost.

Emergencies outside of Kenya

Any emergency outside of Kenya.

Other emergencies

Any other emergency other than what the membership includes.

Local Conditions and Laws

Our ability to provide services may be delayed or hindered by acts of God, epidemics, pandemics, strikes, or other conditions beyond rescue.co's control, including but not limited to situations where we are prohibited or delayed by local laws, regulators or regulatory agencies to respond. We shall notify members of any circumstances that are likely to cause such failure or delay as soon as possible.

We also cannot guarantee response when the Member is located in an area where it's difficult to respond. This includes remote areas that are inaccessible by vehicles, areas with war (whether declared or undeclared), civil, terrorist or other hostilities or political unrest. We will always communicate this to the Company and members, and do our best to respond in accordance with local laws.

Cancellation & Renewal

This policy is valid for 1 year, after which, it will automatically renew for another year, until it is canceled by you or us. To cancel the policy, you can write a notice and send over an email to Members@rescue.co at least 45 days prior to your expiry date. If we choose to cancel the policy, we will notify you within at least 45 days in advance of the expiry date. You are free to cancel your policy at any time, although the membership costs that were previously paid are non-refundable.

Medical Confidentiality and Data Protection

We shall treat all details of personal medical records obtained through the performance of the emergency response service with strict confidentiality. We shall store and transfer such data in accordance with applicable laws and our privacy policy, a copy of which can be found at <https://rescue.co/privacy-policy>. You may only receive such personal medical records in accordance with all applicable data protection and privacy laws and to similarly agree to handle such information in accordance with applicable data protection and privacy laws. There will be no right of access to the personal medical records either by you or your legal advisors unless there is a reasonable and legitimate requirement to do so and only with the member's written consent or by a court order. In relation to data protection, we shall process and transfer the members' personal data in accordance with the relevant legislation and we shall comply with the rights of the individuals to whom the provision of the emergency response services relate.

Applicable Law and Jurisdiction

This policy is covered by the law of the Republic of Kenya. And while we hope this never happens, in the event we we disagree, this is how we'll jointly resolve the issue:

- We will each nominate a person from our organizations to join the conversation to see if we can reach common ground.
- We will continue to have the conversation in person or via email until we find a solution.
- If all else fails, after thirty (30) days of trying to find a solution, we will then go by the Arbitration Act, No. 4 of 1995.

Feedback

We appreciate any feedback when the services have gone well and constructive feedback if they have not. We encourage you to reach out to our Member Team and let us know - if we don't hear from you, we don't know what you really love about us or where you'd like us to improve. Our contact details:

- Email: Members@rescue.co
- Phone Number: 0110 929 011

Our 15% commitment

For every membership, Rescue.Co set aside 15% of the cost to provide for emergencies for individuals who have an emergency and cannot afford a membership or the cost of the services. Rescue.Co make this commitment everyday and with every membership. Through Rescue.Co 15% commitment and your membership, Rescue.Co been able to respond to thousands of individuals and save countless lives. Together, Rescue.Co can continue to build a system for all. If you are interested in giving more than 15% of your membership to our charity fund, let us know and Rescue.Co can work with you to increase this amount.

The End

Congratulations! You've made it to the end of the policy. We are very happy to be covering you and your clients. Please reach out if you have any questions, require clarity on any of the above, and we remain here for you 24/7.

Definitions

- By **cancellation**, we mean the end of this membership policy, triggered by either you or us before the expiry date.
- By **confidential information**, we mean information that is restricted and should not be shared.
- By **dispatchers**, we mean the medically trained personnel that pick up the calls at our dispatch center and coordinate emergency response for you.
- By **dispatch center**, we mean the place where our dispatchers centrally coordinate emergency responders with the relevant first responders.
- By **emergency**, we mean a situation that poses an immediate risk to health and life that requires immediate intervention.
- By **emergency response**, we mean any response done by one of our first responders to assist you in an emergency.
- By **expiry**, we mean the end of the period for which this membership policy is active.
- By **expiry date**, we mean the date on which this current membership expires. It's counted as 365 days from the date of start of the membership period.
- By **feedback**, we mean any positive or negative thoughts or comments about our services when they've gone well and when they haven't.
- By **member or membership**, we mean the person covered or the subscription to rescue.co services.
- By **membership policy**, we mean this document.
- By **mission-critical technology**, we mean technology that is vital for our role in dispatching emergency first responders to you.
- By **non-emergencies**, we mean situations, incidents and questions where immediate care or attention is not required however you'd like an opinion or recommendation.
- By **non-member**, we mean anyone who is not listed as a member in this policy and is therefore not eligible to receive our services.
- By **renewal**, we mean the resuming of this membership policy after expiry.
- By **renewal date**, we mean the date when your membership renews after expiry of the previous membership and payment has been made for the new membership cycle.
- By **triage**, we mean the quick decision-making process of determining the degree of urgency of an emergency and assigning it to the right first responder. This is based on a lot of factors such as type of emergency, location, severity of the case etc.
- By **us**, we mean the entity Capsule Ltd that is providing these services to you.
- By **you**, we mean the entity that's subscribing to rescue.co services which may be for yourself, team or on behalf of your clients.

