



**Cura
Administrators**



2026 Cura Incident Assist



Cura Administrators (Pty) Ltd. is an Authorised Financial Services Provider (FSP 26848), products are provided by Key Alliance Group (Reg No. 2012/026877/07). Key Alliance Group a Specialist provider of 24-hour Emergency based assistance services.

Telephone: 010 021 0260 | **Email:** mail@curaadmin.co.za | **Website:** www.curaadmin.co.za





ABOUT US

Cura was founded in 1997 and now offers a wide-range of products including **Top-Up Cover, Health Insurance, Funeral Cover, Cancer Cover, Incident Assistance** and a **Non-PMB Surgery Support**. Our products are available to clients on all open medical schemes and most closed schemes, but are independently provided and are therefore transferable in the event of a change in the client's medical scheme.

We pride ourselves on being fair & transparent and always try to make our processes as simple as possible.

Cura is an authorised financial services provider (FSP no. 26848)

HOW TO MAKE USE OF THE BENEFITS OF THIS PRODUCT:

Should a client require assistance for any of the listed incidents, they should phone the Cura Incident Assist helpline on 0861 113 527 and have their South African ID number to hand. A list of options will be given guiding the caller to the necessary department.

NB: If an ambulance is required, please do not call the Cura Incident Assist helpline, but instead call your Medical Scheme's contracted ambulance service.



Disclaimer:

Our services – including Personal Health Advisor, Crisis Assist Line, Medical Access Service, HIV and Trauma Support, Family Care Services, Tele-Doctor Consult, Trauma Counselling, Home Assist, Home Invasion Benefit, Trip Monitor, Concierge Service and My Armed Guard – are offered as supportive value-added benefits. They are not a substitute for independent medical diagnosis, treatment or emergency care. In an emergency, please contact your relevant healthcare provider. All service providers and medical staff are registered in accordance with South African standards and the relevant governing bodies. Your personal information is handled confidentially in line with POPIA. Service limits, exclusions and third-party provider terms may apply.

CONTACT US

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Claims Department:
claims@curaadmin.co.za

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newbus2@curaadmin.co.za



**Accredited
Cura Broker**



INCIDENT ASSISTANCE COVER

Packages

Bronze
Silver
Gold
Platinum

Monthly Premium

R7.00 / month
R12.00 / month
R25.00 / month
R35.00 / month

*Premiums are paid monthly and are VAT inclusive.
Premiums are reviewed and may be adjusted annually.*

INCIDENT ASSIST BENEFITS

The table below shows the amount that will be covered by the different cover per option.

Cura Administrators Incident Assistance Covers				
Benefits	Bronze	Silver	Gold	Platinum
Personal Health Advisor	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Crisis Assist Line	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Medical Access Service	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
HIV and Trauma Support	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Family Care Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Tele-Doctor Consult	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Trauma Counselling	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Home Assist	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Home Invasion Benefit	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Trip Monitor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Concierge Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
My Armed Guard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

NB: The Policy Wording will supersede any and all Cura Administrators' digital/print marketing material and correspondence.

PRODUCT OFFERING

THE FOLLOWING PRODUCT OFFERINGS ARE SUBJECT TO THE COVER CHOSEN:

PERSONEL HEALTH ADVISOR:

Medical Advice is a healthcare service providing unlimited access to qualified nurses 24 hours a day. Clients benefit from:

- Emergency medical advice.
- Assessment of symptoms and referral to the most appropriate healthcare professional.
- Knowledge on all aspects of healthcare including home care remedies with scheduled follow-up assessment calls, if required.

- Explained medical terms, results of tests and information relating to medication.
- Counselling for chronic ailments and diseases to minimise the impact of these conditions on daily life.
- Access to one of the most widely searched and referenced drug and poison databases in South Africa.
- Telephonic trauma debriefing and referral to a trauma counsellor, where necessary.
- Access to a pre-recorded audio health library for information on a range of medical topics.

PRODUCT OFFERING (Continued)

CRISIS ASSIST:

The 24-hour crisis line service provides the necessary infrastructure for a member to have access to the Key Alliance Group Emergency Contact Centre via the assistance line. In emergencies the crisis line staff manage the process of communication with individuals, organizations, and emergency service providers such as local security companies; police services; ambulance services and the fire brigade.

- The crisis line is an emergency line for clients in cases of attack; hijack; house breaking; theft; fire; medical emergencies; trauma counselling; monitoring callers' movements when requested.
- The crisis line staff endeavour to contact neighbours and/or the member's contracted security service provider and/or the nearest police station, and/or nearest local emergency service assistance room and/or the nearest fire station, to notify them of the incident and facilitate assistance.
- The staff will undertake to remain in contact with the member on an on-going basis to obtain updates until the situation has stabilised. Information regarding the incident and call, such as medical and/or situational information, will be passed on to the applicable party assisting with the crisis.

MEDICAL ACCESS SERVICE – MEDICAL ADVICE:

Medical Advice is a healthcare service that provides unlimited access to qualified nurses 24 hours a day. Clients benefit from:

- Emergency medical advice.
- Assessment of symptoms and referral to the most appropriate healthcare professional.
- Information on all aspects of healthcare, including home care remedies with scheduled follow-up assessment calls, if required.
- Explanation of medical terms, test results, and information related to medication.
- Counseling for chronic ailments and diseases to minimize their impact on daily life.
- Access to one of the most widely searched and referenced drug and poison databases in South Africa.
- Telephonic trauma debriefing and referral to a trauma counselor, where necessary.
- Access to a pre-recorded audio health library for information on a range of medical topics.

HIV, ASSAULT AND TRAUMA SUPPORT:

Following a traumatic experience such as a rape; hi-jacking; child abuse; death or suicide of a close family member; an armed robbery or assault; domestic violence or a kidnapping or abduction, clients can contact the emergency Contact Centre for assistance.

Trauma and Assault Benefit

- Arrangement of emergency transportation to the nearest, most appropriate medical facility if necessary.
- Cover for assault includes R5 000.00 per insured person with a maximum of R10 000.00 per family per assault incident in respect of medical treatment for bodily injury.
- Cover for trauma includes R5 000.00 per insured person with a maximum of R10 000.00 per family per trauma incident in respect of Psychological Consultations.

HIV Protection Service

The HIV Protection Treatment Service enables the member to make use of, at his/her own discretion, of the following services, which can be paid out of the defined benefit of the policy.

- 24-hour access to trauma counsellors, providing telephonic trauma counselling as well as counselling for post-traumatic stress disorder.

- Maximum of 3 consultations (per incident) with a specialist, either a general practitioner, trauma trained registered nurse or trauma counsellor.
- Maximum of 3 HIV blood tests (per incident): first one immediately after the event and the second and third at 6 weeks after the event and 3 months after the event respectively. Should the member be HIV positive at the time of the first blood test, further testing is not covered?

The following benefits are offered, provided that exposure has been established and the member's HIV status is negative when the incident occurred. Antiretroviral medication, sexually transmitted infection medication, morning-after pill' and on-going counselling.

FAMILY CARE SERVICES:

Key Alliance Group – 24-Hour Health Support & Assistance Line
At Key Alliance Group, we understand that health needs change throughout the different stages of life. That's why we provide a 24-hour Health Support Line, managed by qualified and experienced in-house nurses, to give you the right advice and support when you need it most.

- Baby Support Line
- Kids Support Line
- Teen & Young Adult Support Line
- Women's Support Line
- Men's Support Line
- Elderly Care Services

TELE-DOCTOR CONSULT:

The Tele Doctor solution allows healthcare practitioners to connect with patients using a telehealth platform. A consultation could result in a sick note, a referral letter or an e-script.

Benefits to the patient

- Access to convenient care
- Convenience of services available as needed, in safe environments.
- Coordination of care
- Affordability of services

TRAUMA COUNSELLING:

A policyholder can contact the dedicated telephonic trauma line 24 hours a day to speak to an experienced and caring nurse.

- Telephonic Trauma Counselling (Qualified Nurse)
 - Telephonic trauma debriefing, 24-hours a day by qualified nurses. If necessary, the caller may be referred to the next level of counselling.
- Face-to-Face Trauma Counselling
 - If the Qualified Nurse's assessment indicates that the client needs professional assistance, a face-to-face counselling session will be arranged. The caller will be referred to a network of social workers/ psychologists in their specified area for face-to-face counselling sessions. The cost of these sessions is paid by the patient.

TRIP MATE / TRIP MONITOR:

Trip Monitor is a 24-hour help line where case managers maintain regular telephonic contact with a motorist to facilitate safe travel.

- Includes the monitoring of short distances at 30-minute intervals or more such as travelling home from work, or long distances such as holiday trips.
- Ensure that the member and/or passengers reach their destination safely.
- Should contact be interrupted, the member's next of kin or other specified party, such as the emergency services are informed, and the time and location of last communication is conveyed for speedy reaction.

PRODUCT OFFERING (Continued)

HOME ASSIST:

CURA policy holders have access to 24-hour home emergency services providing assistance for emergency household repairs that need to be conducted and that could result in consequential damage. It may also refer to a situation where a policyholder has no access to essential services such as electricity, hot water, or sanitary use. Policy holders receive three call outs per annum.

- Service providers will be dispatched in the event of electrical and plumbing problems, locksmiths, glaziers or if an essential appliance needs to be repaired.
- The service provides for three incidents per calendar year or per year from policy inception.
- This cost includes call-out and first hour labour but excludes costs related to parts.
- Assistance will be provided in the event of non-emergency repairs; the member will then be liable for costs and must settle directly with the service provider at the time of repair.
- Customised claims management, reporting and support.
- The Key Alliance Group supplier manages a national accredited panel of dependable repairers and will enforce workmanship warranties where possible.

HOME INVASION BENEFIT:

Break-ins and forced entry into a property can leave the homeowner vulnerable and exposed. Where access to a property is not secure, Key Alliance Group will arrange for an unarmed Grade D guard to be stationed at the property for a maximum of 24 hours or until the property is secured, whichever occurs first.

- Clients can access the home invasion benefit twice a year.
- Key Alliance Group will facilitate the provision of security guard if the property is damaged as a result of a break-in and forced entry into a property.
- The guard would be available for up to a maximum of 24 hours or until the property has been secured, whichever occurs first.

MY CONCIERGE:

Time is precious. Our Concierge Service is designed for busy individuals who want more freedom to focus on work, family, and what truly matters. From everyday tasks to exclusive experiences, our dedicated consultants handle the details, saving you time, effort, and often money. We go beyond convenience. Whether it's gaining access to opportunities not easily available, arranging what you don't have time for, or solving complex challenges, our concierge team delivers real value with care and precision.

Areas of Expertise

Our team of experts is ready to assist across a wide range of categories, including:

- Automotive
- Commuter solutions
- Funeral assistance
- Home & lifestyle services
- Entertainment & leisure
- ...and more

MY ARMED GUARD:

Most security response systems are fixed to physical locations or vehicles, like your home, office building or the vehicle recovery unit on your car. Key Alliance Group Mobile Safety Support fixes to your phone, being the most likely device in your proximity at any given time. The security service coincides with all the large security companies in South Africa. The application is specifically programmed, using most recent geo-data from TomTom, to alert the nearest private security, roadside and medical emergency medical assistance of your exact location.

- Available 24/7/365;
- Will dispatch the closest armed and uniformed security officer to the member's location.
- Security personnel are instructed 'locate and secure' the member until the member is in a place of safety.
- If there is no Roadside Safety Service Provider available within a 40km radius of the member's location, Key Alliance Group will contact and dispatch the nearest police station.

For all terms and conditions, benefits, limitations, and exclusions, please refer to your Policy Wording, or contact your broker.



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Contact Cura on 010 021 0260 or visit the website www.curaadmin.co.za

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