

# ASSIST SERVICES & BENEFITS

0861 0861 56



The objective is to get the policyholder's mobile on the roadside. These services are covered nationally including Lesotho and Swaziland and cost is limited to the appropriate, nearest Service Provider's call-out and 1st hour's labour.

- Change of a flat tyre;
- Fuel assistance (the first 5 litres is covered and cost thereafter will be for the policyholder's account);
- Jump start for a flat battery (replacement of battery for the policyholder's account);
- Keys locked in vehicle - unlocking only (cost of replacing keys is for the policyholder's account).

*\* Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the policyholder's account.*

*\* in order to enjoy this benefit the vehicle must be comprehensively insured*

**1 EMERGENCY  
ROADSIDE ASSISTANCE**



## Car Hire

In the event that a vehicle has broken down more than 100km from the policyholder's home, the call centre will pay for 24-hour, group-B car hire for the policyholder to complete his/her journey or to return home. This service is subject to availability and the driver must be in possession of a valid credit card and driver's license.

The service is limited to R500. The cost of fuel will be for the policyholder's account.



## Mechanical / Electrical Breakdown

The primary objective of the Service Provider is to tow a vehicle to the nearest, most appropriate place of repair or safe-keeping. Should the nearest repairer not be available to receive the vehicle at the time of the breakdown, the vehicle will be towed to the Towing Service Provider's yard for safe-keeping. Cost of the 2nd tow will be for the policyholder's account. The service is available throughout South Africa, Lesotho, and Swaziland.



## Message-Relay Service

In the event of an electrical / mechanical breakdown, the call centre will on request relay any urgent messages to friends, colleagues or family policyholder's to advise them of the policyholder's circumstances.



## Overnight Accommodation

Instead of the car-rental option, arrangements can be made for overnight accommodation for the driver and passengers.

The service is limited to R500.



## Locksmith Services

The call centre will dispatch an accredited locksmith to the incident scene to open the vehicle in order to retrieve the keys from the vehicle. The service is limited to the Service Provider's call-out and 1st hour's labour. The Service Provider will not cover the cost for repairs, the replacement of a lock or ignition switch or the cutting of keys.



## Vehicle Repatriation

Should the policyholder choose the car-rental option and continue his journey while the vehicle is being repaired, the Service Provider will pay towards the costs of providing the policyholder with a 24-hour, group-B car hire to collect the vehicle after repairs.

The cost of fuel will be for the policyholder's account. Alternatively, a flight ticket/bus ticket can be arranged. This service is limited to R500.



# ACCIDENT MANAGER

In the event of an accident, the call centre will arrange for the vehicle to be towed to the nearest insurance approved motor body repairer (MBR) or insurer approved storage yard from the accident scene.

\* Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the policyholder's account. Vehicle must be comprehensively insured.



## Message-Relay Service

In the event of an accident, the call centre will on request relay any urgent messages to friends, colleagues or family policyholder's to advise them of the policyholder's circumstances.



## Storage

In the event that the insurer approved motor body repairer is closed at the time of the incident, arrangements will be made for safe storage of the vehicle at the premises of the towing supplier overnight limited to a maximum of 3 days at no cost. Should it be necessary, on the next working day the vehicle will be re-located to the nearest insurer

approved motor body repairer.

Where a second tow is required under Accident Incident circumstances, any associated cost of the second tow will be charged to the insurer by the insurer approved motor body repairer as the insurer approved motor body repairer will pay the towing supplier for the second tow upon drop-off, if applicable.



## General Terms & Conditions

- Services will only be rendered to Validated Policies on comprehensively insured vehicles only.
- Roadside assistance services are only available in the event that the breakdown or accident occurs in South Africa, Lesotho or Swaziland.
- All services must be authorised, arranged and managed by the call centre. Any costs incurred through arrangements made by the policyholder without prior authorisation from the call centre, shall not be reimbursed.
- In the event of a mechanical or electrical breakdown, the vehicle is to be towed to the nearest place of safekeeping or repair which could be the Towing Supplier's yard. The cost of a 2nd tow will be for the policyholder's account.
- The cost of a 2nd tow in the event of a mechanical/electrical breakdown where the nearest repairer does not have the required parts in stock or indicate a repair delay will be for the policyholder's account.
- The liability extends to the towing of the insured vehicle specified in the database and not a trailer, boat or caravan. Multiple tows (e.g. where the vehicle and either a trailer, boat or caravan requires towing) will be for the policyholder's account.
- Accident 2nd tows will be for the Insurer's account.
- A Policyholder's will only be entitled to the car hire and overnight accommodation benefits if the vehicle was towed by the service provider and if the breakdown occurred more than 100km's away from the policyholder's residence.
- An accident shall be defined as damage to one or more body panel (which will require repair in a body shop) as a result of a collision with another vehicle or object and which results in the vehicle being classified as non-driveable. An accident shall also include instances where the engine catches fire, or where impact with a pothole, kerb or pavement results in damage to the suspension, wheels or undercarriage (and not necessarily the body panels), and where it is clear to the driver of the insured vehicle and the service provider that the damage is of an insurable risk nature, irrespective of whether or not the car is insured. In instances of doubt the service provider shall arbitrate on this latter definition. In the event of the accident being caused by mechanical failure, and in essence where the vehicle under these description is non-drivable, the incident will be considered to be an accident.
- In the event of an accident, the non-driveable vehicle is to be towed to the insurance approved motor body repairer (MBR) or insurer approved storage yard closest to the scene of the accident.

## Mobile Notification Services

The policyholder will receive an SMS notifying him/her of the update on the active case. The below details will be sent to the mobile phone after lodging a case:

- Reference Number (for ease of future enquiries which will enable anyone of the Assist Agents to intervene or provide further details to the caller or policyholder).
- Once a Service Provider has been appointed, the responding Service Provider details will be sent along with the ETA.

The service is dependent on traffic, weather conditions, availability of service providers, approval of service provider on scene and correct information received i.e. incident location/address.

## The Policyholder will not be entitled to service where:

- The vehicle is not in a roadworthy condition.
- The vehicle is a motor home or large panel van.
- The vehicle has a gross mass exceeding 3.5 tons.
- The breakdown involves a trailer, boat trailer or caravan.
- The vehicle is already at a place of repair or safekeeping.
- The vehicle is not comprehensively insured.

## The Service provider is not accountable for:

- Repair charges or cost of parts, tyres, batteries, etc.
- Charges for assistance rendered by a private person.
- Cost of assistance required due to participation in a motorised-sporting event.







EMERGENCY  
**MEDICAL ASSISTANCE**

The following benefits are provided in the event of a life-threatening medical emergency within the borders of South Africa on an access basis only (cost of service provider for policyholder's medical aid or own account) and include:

- Emergency telephonic advice and information - 24 hours, seven days a week;
- Referrals to medical practitioners and facilities;
- Liaison with next of kin to keep them informed;
- Travelling companions for stranded minors (motor vehicle collisions);
- Telephonic medical and travel advice;
- Emergency medical transportation to the nearest, most appropriate medical facility;
- Refundable medical emergency admittance deposit;
- Emergency medical response to the scene of an incident;
- Transfer of emergency medicine and blood;
- Repatriation of mortal remains or local burial.

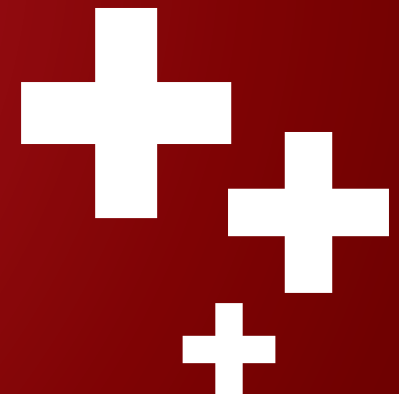
In all instances, standard protocol would include confirmation of a medical aid membership if possible. In order to limit future payment complications, patients would be admitted to an appropriate public hospital if no medical aid benefit applies. Cost in terms of services rendered by a service provider

such as air or road ambulance is recovered from the policyholder's medical aid and if the policyholder does not belong to a medical aid, cost is payable by the policyholder self.

Exclusions in terms of the benefits with a R-value limit are intentional, self-inflicted bodily harm, cases relating to psychiatric disorders, attempt to commit an unlawful act, active participation in war or riot and participation in any sports on a professional basis or on national or provincial level.

This service includes referrals to the following Crisis lines:

- Poison Hotline
- Suicide Hotline
- Rape and HIV Counselling
- Family and Domestic Abuse
- Child Abuse
- Trauma and Bereavement Counselling







# EMERGENCY **HOME ASSISTANCE**

The Home Assistance programme provides assistance to you when you are involved in a Home Emergency. A Home Emergency means any sudden, unexpected and/ or unforeseen event at home requiring the immediate and/ or urgent services of a domestic tradesman to limit/ minimise or prevent further damage to the home.

This benefit is restricted to home emergencies and only applies to the eligible premises/primary place of permanent residence, within the Republic of South Africa and used for domestic purposes, including outbuildings.

The Emergency Home Assistance programme allows for the relevant Service Provider's call-out and first hour of labour in respect of:

1. Plumbers
2. Glaziers
3. Electricians
4. Locksmiths

The Service Provider's cost in respect of any other emergency service such as tree fellers, bee keepers, security guards and pest controllers will be for the policyholder's account.

## Specific Exclusions

- Replacing light bulbs and plugs;
- Geyser replacements or geyser components;
- Remote controls or access controls;
- Electric motors and pumps;
- Normal wear and tear;
- Safes.

## Plumbers

Assistance shall be provided to customers in circumstances where they have requested access to the service where the emergency is any of the following:

- Visible burst water connections and pipes;
- Water flows of pipes and geysers;
- Blocked drains, toilets, baths and sinks, causing further damage to the home or resulting in sanitation emergency.

## Exclusions

- Jacuzzi, swimming pools and boreholes and borehole pumps; leak detection inspections, repairs to effect compliance with regulated specifications such as SABS and others, leaking taps, replacement of a burst geyser or geyser related parts such as elements/ thermostats, burst pipes, septic tanks and repair of water supply interruptions to the residence.
- In the event of blocked drains, a second call-out for the same drain due to roots grown back or blockage due to cement or concrete or building rubble. In these instances the cost will be charged to the policyholder.

## Glaziers

- Glazier assistance is a 24-hour help line, offering assistance where a service provider is dispatched to ensure that building glass can be professionally replaced;
- Broken or badly cracked window panes which could result in access to the residence;
- The cost of the Service Provider's call-out and first hour's labour is provided for. No materials are covered as this is for the policyholder's account (the actual glass etc.).

## Electricians

Assistance in terms of the Service Provider's call-out and first hour's labour shall be provided to customers in circumstances where the emergency is any of the following:

- Distribution boards, circuits, main cables causing power failure;
- Electric gates and doors;
- Earth-leakage relays causing power failure;
- Geyser connections, and elements, causing power failure;
- Plug points causing 100% power failure;
- Light fittings or switches causing 100% power failure;
- Lightning strikes on wiring;
- Multiple burnt connections on wiring or plug points causing 100% power failure;
- Connections to all electrical motors (e.g. electric gate motor) causing 100% power failure.

## Exclusions

Jacuzzi, swimming pool and borehole pumps ; Air conditioners and commercial refrigeration ; Repairs not complying with regulated specifications such as SABS and others; Main electrical supply interruptions to permanent residence and Certificate of Compliance.

## Locksmiths

- If keys are broken off or lost for a main entrance or exit of the house (This includes outbuildings);
- If a person is locked inside the house or any room within the house.

## Exclusions

Burglary incidents (the policyholder will be assisted, but is liable for the cost); padlocks; replacing of damaged locks (the policyholder will be assisted at his / her own expense) and business or commercial premises.



## Emergency Services Notification

The Assist Call Centre will relay a notification of emergencies to the Police, Traffic, Fire, Brigade, Ambulance, Security or any other emergency service provider. Cost in respect of the relevant Service Provider is for the policyholder's own account.



## Mobile Notification Services

The policyholder will receive an SMS notifying him/her of the update on the active case. The below details will be sent to the mobile phone after lodging a case:

- Reference Number (for ease of future enquiries which will enable anyone of the Assist Agents to intervene or provide further details to the caller or policyholder).
- Once a Service Provider has been appointed, the responding Service Provider details will be sent along with the ETA.

The service is dependent on traffic, weather conditions, availability of service providers and correct information received i.e. home address.

Home Drive offers 24/7 assistance online



## Terms & Conditions

- Overall limit of three incident or R2000 per policyholders per annum applies.
- The benefit period is one calendar year and the benefit does not accumulate, but is a maximum amount per annum.
- The benefit applies only to the policyholder's permanent residence (owner or rental capacity) and not to any commercial property or property let by the policyholder.
- The cost of parts and additional labour will be for the policyholder's own account.
- Where the incident is not considered an emergency which requires immediate attention, referral to any specific Service Provider will be facilitated and all costs will be for the policyholder's account.
- A repair incident is considered an incident per service category, e.g. if a locksmith is required to open a front door and an electrician is required to reconnect the alarm system as a result, the incident will involve two service categories and account for two incidents.
- Benefit excludes maintenance of any kind.



# HOME AND CONVENIENCE DRIVE

bookings via the call center, with an automated service which will SMS the driver's name and mobile number to the policyholder on the day of the booking so that, should the policyholder wish to change a collection detail, he / she will be able to contact the driver directly at any time. The driving team consists of a backup driver and vehicle, and lead driver who will drive the policyholder home in his / her own comprehensively insured vehicle. The backup driver will follow and collect the driver from the house.

## Service Centre's:

- Johannesburg
- East London
- Nelspruit
- Bloemfontein
- Kimberley
- Polokwane
- Durban
- Pretoria
- Cape Town
- George
- Port Elizabeth

The benefit includes 6 Home or Convenience Drive Incidents per policy per annum to a radius of 50km's, any additional kilometers travelled will be charged for at a fixed rate per km. Should the policyholder require additional trips, which are in excess of the annual trip entitlement, he / she will need to facilitate the booking for his / her own account. For these trips, the policyholder will receive a discounted service provider rate which will be communicated with the policyholder at the time.

Additional fees will be charged to the policyholder's credit card.

## Additional passengers/drop off:

This service is available to a valid policyholder's or policyholder and limited to their specified vehicle only. Up to 3 additional passengers can be transported at no cost provided that the entire trip is no longer than 50km and takes no longer than 1 hour and are ALL transported to one/main and booked address.

An additional cost at a discounted rate applies per additional /unplanned drop off and will be communicated with the policyholder at the time. This arrangement needs to be discussed and authorised by the call center to ensure efficient planning and upfront payment (warding off the potential security risk of the drivers handling cash).

## Booking Times:

- Pre-bookings are preferred and should be arranged prior to 20:00 each day.
- Ad hoc or last minute requests (day and night) can be accommodated on a best-effort basis and, policyholders should expect a potential time delay of a minimum of one hour. This is subject to the availability of the standby team at the time of request.
- Cut-off time for new and last minute bookings is 02:00.
- Public holidays – Pre-bookings need to be made before 17:00 on the day, prior to the public holiday.

## Collection:

The call centre will notify the policyholder that the pick-up-driver has arrived, at which time the policyholder will have 15 minutes to meet the driver. After the 15 minutes the call centre will notify the policyholder that the pick-up-driver will be leaving and the trip will be cancelled. Cancellation fees will apply and be charged to the policyholder.



# LEGAL ASSIST

This service is a broad-based legal assistance service provided on personal legal matters. Qualified lawyers provide the service 24/7. The service comprises:

- A 24-hour telephonic legal advice line;
- A legal document service;
- A face-to-face 30 minute consultation service with a practising attorney on the service provider's panel;
- Letter of demand;



## Advice

Policyholders and their immediate family have on-going access to a 24-hour legal advisory service on any aspect of the law such as criminal law, family law, insurance law, child law, labour law, motor law, etc. The policyholder and his immediate family is entitled to utilise the advice service as frequently as required provided that the assistance shall be furnished to the policyholder directly and only on legal matters pertaining to the policyholder's personal capacity.

## Free Standard Legal Documents

If a policyholder requires a purchase/sale, lease agreement, power-of-attorney, will, domestic employment agreement, ante-nuptial agreement, etc., these will be provided at no charge on his or her request. The policyholder will also be advised on the application of each of these documents and the procedures and principles that apply.

## 30-minute free consultation

This service involves a free initial 30-minute consultation should any matter require legal action. The policyholder will then be referred to a lawyer who forms part of the national network for a direct free 30-minute consultation. After the 30-minute consultation, the policyholder can elect whether or not to continue with that specific lawyer's services at a fee structure agreed to between himself and the lawyer. Such fees will be for the policyholder's account. The free 30-minute consultation service is available at a lawyer that is situated within the magisterial district where the policyholder resides. This consultation facility is limited to one consultation per matter.

## Letter of demand

A letter of demand will be written on behalf the policyholder. This is limited to 1 letter per event.


## The hassle-free service procedure

1. The policyholder calls the call centre number and provides full information of the circumstances and services required.
2. The legal advisor will assess the situation and inform the policyholder of the procedure pertaining to the service; and
3. Provide telephonic legal advice and guidance; or
4. Forward a standard legal document to the policyholder's if such was needed; or
5. Peruse the relevant legal documentation related to the policyholder's legal enquiry; or
6. Refer the policyholder to a lawyer for a 30-minute free legal consultation if necessary; or
7. Inform the policyholder that the nature of the matter necessitates more research after which the same legal advisor would return the policyholder's call with the requested advice.
8. Where necessary a letter of demand will be sent on behalf of the policyholder.
9. When necessary and if litigation is the only option left to the policyholder, the call centre will further investigate the matter and suggest 2 top attorney firms to the policyholder which the legal advisor consider best suited to handle the policyholder's problem.

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# **PANIC** ASSIST

This service provides 24-hour access to the emergency alert service via a speed dial panic button on the policyholder's cell phone.

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## Procedure:

- With the activation of the cell phone number on Intelligent Assist (via the database records supplied by PWV), the policyholder will receive an instruction sms.
- The \*120\*880\*4823# number indicated in the sms is to be saved as a contact and allocated a speed dial button on the policyholder's cell phone.
- The policyholder is to follow the web link provided in the sms to create a profile where personal information such as medical aid and dependents can be updated and saved.
- All information will be treated with complete confidentiality and once received from the policyholder the information will be forwarded to PWV when requested.
- Registration of personal information is not a mandatory requirement. It merely aids the case manager handling the panic alert to better manage the panic situation.

## When a Panic Situation Occurs:

- Once the policyholder press the designated panic button on the cell phone, the on-duty call centre person will call the policyholder back within minutes of the alert being delivered to the call centre, subject to the phone being turned on and not in use.
- The agent will call the client back by name as the panic alert would display the policyholder details recorded in the database received from PWV.
- Should the policyholder have completed his/her personal information, this information will also be made available to the call centre case manager handling the panic alert.
- The call centre case manager's first task is to ascertain the nature of the panic situation and to verify the policyholder's credentials.

- Thereafter, the call centre case manager's role is to deliver appropriate advice to the policyholder regarding the best way to respond to the panic event.
- Thereafter, the call centre case manager will facilitate the appropriate emergency service for a particular panic situation and, with the policyholder's permission, deploy these services.
- In particular, permission to use a particular emergency service is requested as there may be cost implications for the policyholder. For example, if the policyholder is a member of a specific medical aid, then the dispatching of an ambulance is likely to be paid for by the particular medical aid, whereas the ambulance service will be for the policyholder's account if not a member of a medical aid.
- Furthermore, the call centre case manager is responsible for case managing the panic situation. This requires that he/she ensures that the most appropriate service provider is called in to support the policyholder in the panic situation and that every effort is made to ensure that the service provider delivers the services they are meant to deliver.
- Intelligent Assist's role and responsibility is limited to facilitating access to these services and cannot be held liable for the non-delivery of these services as a result of poor response by the public emergency services such as policy, flying squad, fire brigade, etc.

## Terms and Conditions

Should the call centre case manager's call back result in no answer from the phone that generated the panic, the call centre will call back three more times within 5 minutes. Should there be no response in terms of these call backs, the call centre protocol is to leave a voice message and to send an SMS to the particular cell phone number.

The call centre will then contact the registered next-of-kin or alternative contact people to establish whether they know where the policyholder is or were heading to.

Policyholders on the Cell C network will not be able to be located in terms of Location Based Services (LBS). A Cell C panic alert will be triggered but there will be no LBS information provided, therefore the call centre agent will not be able to locate the policyholder's position.

Policyholders on the MTN and Vodacom networks will be able to be located by LBS via the panic alert. LBS provide the Longitude and Latitude from the closest cell phone towers in relation to the cell phone which is also not an exact position but at least approximate position in relation to the nearest cell phone towers.



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