



## ROADSIDE ASSISTANCE

### Product Description

In the event of a roadside emergency such as a mechanical breakdown, flat tyre, flat battery or any other roadside related emergency, Europ Assistance SA can be contacted 24 hours a day to arrange for assistance.

### Benefit to Member

<p>Mechanical and electrical breakdown</p>	<ul style="list-style-type: none"> <li>○ a towing service is provided to tow the vehicle to the nearest place of repair (dealer) or safekeeping</li> <li>○ an additional tow will be provided in the event of the most appropriate place of repair (dealer) not being open at the time of the incident</li> <li>○ vehicles will be towed and assisted from or at home, but the member will not qualify for an additional tow from the place of safekeeping</li> </ul>
<p>Jump-start service</p>	<ul style="list-style-type: none"> <li>○ a service provider is dispatched to jump start the vehicle</li> <li>○ the service is limited to reasonable services to mobilise the vehicle, but excludes the cost of parts, components, lubricants and similar provisions</li> <li>○ if the problem cannot be resolved the vehicle will be towed to the nearest place of safekeeping (dealer)</li> <li>○ an additional tow will be provided in the event of the most appropriate place of repair (dealer) not being open at the time of the incident</li> <li>○ assistance is also provided at non-roadside locations</li> <li>○ new models that are still under warranty should not be jump-started; a tow truck will be dispatched to tow the stranded vehicle to the most appropriate place of repair (dealer) or safekeeping</li> </ul>
<p>Keys locked in the vehicle</p>	<ul style="list-style-type: none"> <li>○ a service provider is dispatched to unlock the car, the cost of the call-out fee and one hour's labour is covered</li> <li>○ the service excludes parts, components, keys or key cutting costs, lubricants or similar charges.</li> <li>○ if a key has broken in the ignition/door, a service provider will be dispatched.</li> <li>○ if the problem cannot be resolved, the cost of additional services, such as a tow-in, is for the caller's account.</li> <li>○ if locksmiths are unable to unlock newer model cars; the vehicle can be towed to the nearest appropriate place of repair (dealer) or safekeeping or to client's request on a member to pay basis, on condition that the member settles the account with the service provider at the time of service.</li> <li>○ If the vehicle operates with a 'smart key', Europ Assistance will arrange for it to be towed to the most</li> </ul>

	<p>appropriate dealer, and pay for the costs up to a maximum of R500.</p> <ul style="list-style-type: none"> <li>○ If there is an attempted theft or hijacking of the vehicle and the services of a locksmith, tow or similar are required assistance is provided on a member to pay basis</li> <li>○ Should key be lost or stolen (not locked in the vehicle) assistance is provided on a member to pay basis</li> </ul>
Tyre change service	<ul style="list-style-type: none"> <li>○ a service provider is dispatched to change a flat tyre, at both roadside and non-roadside locations</li> <li>○ in the event of the member not having a spare tyre or the required equipment, the vehicle can be towed on a member to pay basis</li> <li>○ any costs for the repair of the tyre, parts, and wheel balancing or similar charges are excluded</li> <li>○ If vehicle has a run-flat tyre, please arrange for the vehicle to be towed on EA's account</li> </ul>
Running out of fuel	<ul style="list-style-type: none"> <li>○ 10 litres of fuel is supplied in the event of the vehicle running out of fuel –</li> <li>○ Fuel assistance at non-roadside locations will be assisted but on a member to pay basis.</li> </ul>
Additional assistance	<ul style="list-style-type: none"> <li>○ Should the roadside incident occur more than 100km from the member's home, members have access to one of the following, to a maximum of R500: <ul style="list-style-type: none"> <li>• accommodation for one night</li> <li>• arrangement of a taxi service</li> <li>• rental of a class B vehicle (valid credit card to be produced)</li> </ul> </li> <li>○ Cost of repatriation (towing of transportation) of the vehicle following repair, covered to a maximum of R500</li> </ul>

### **Terms and Conditions:**

Any assistance which Roadside Assist does not cover, but offers on a member to pay basis is subject to the member paying costs at the time of service:

### **Roadside assist excludes assistance in the following incidents:**

- The cost of repair of parts, such as new batteries, tyres, locks, keys, etc
- The cost of towing or repairs if Europ Assistance SA did not request the service
- Commercial vehicles used for conducting a business or trade
- Vehicles not registered under the Road Traffic Act or similar legislation applicable in South Africa
- Vehicles that are un-roadworthy or clearly in a state of neglect
- Any damages that may be caused by external factors i.e. potholes, roadworks etc

## EMERGENCY MEDICAL SERVICES

### Product Description

In the event of a medical emergency, Europ Assistance SA can be contacted 24 hours a day to arrange emergency medical assistance and transportation.

### Benefits to Member

- 24-hour emergency advice and assistance call centre
- Immediate dispatch of emergency medical services in order to provide life saving assistance
- Emergency transportation by air or road ambulance
- Following an accident the member's children are transported to a place of safety
- Access to non-emergency medical transportation, at member's own cost
- Arrangements for compassionate visit by a family member
- Referrals to doctors and other medical facilities
- The relaying of information to a family member/acquaintance

## EMERGENCY HOME ASSISTANCE

### Product description

Home Assist is a 24-hour helpline providing assistance for emergency household repairs that need to be carried out within 2 hours of the call and that could result in consequential damage. It may also refer to a situation where a client has no access to essential services such as electricity, hot water or sanitary use.

### Benefit to Member

- Service providers are dispatched in the event of electrical and plumbing problems, locksmiths, glaziers or if an essential appliance needs to be repaired
- Three incidents per year are covered, up to a maximum of R500 per incident. If the incident amount exceeds R500, the member will be liable for the outstanding amount
- 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

Electrical repairs	Plumbing repairs	Locksmith repairs	Appliance repairs
<ul style="list-style-type: none"> <li>· distribution boards, circuits, main cables</li> <li>· earth leakage relays</li> <li>· geyser connections, thermostats and elements</li> <li>· plug points causing power failures</li> <li>· general house wiring</li> <li>· light fittings or switches causing power failures</li> <li>· lightning strikes on wiring</li> <li>· burnt connections</li> <li>· connections to all electrical motors e.g. electric gate motor</li> <li>· municipal connections inside of the property</li> </ul>	<ul style="list-style-type: none"> <li>· burst water connections and pipes</li> <li>· municipal connections inside the property</li> <li>· blocked drains, toilets, baths and sinks</li> <li>· geyser overflow valves (latco and pressure release)</li> </ul>	<ul style="list-style-type: none"> <li>· if keys have broken off or are lost for the main entrance or exit to a house</li> </ul>	<ul style="list-style-type: none"> <li>· fridges</li> <li>· freezers</li> <li>· washing machines</li> <li>· stoves (only if complete function is lost – if one or more plates are working it is not deemed to be an emergency repair)</li> </ul>
Exclusions			
<ul style="list-style-type: none"> <li>· Electric gates and doors</li> <li>· Jacuzzi, swimming pool or borehole pumps</li> <li>· Air conditioners and commercial refrigeration</li> <li>· Repairs not complying with regulated specifications such as SABS and others</li> </ul>	<ul style="list-style-type: none"> <li>· Jacuzzis, swimming pools or boreholes</li> <li>· Leak detection inspection</li> <li>· Repairs not complying with regulated specifications such as SABS or others</li> </ul>	<ul style="list-style-type: none"> <li>· burglary incidents</li> <li>· outbuildings</li> <li>· padlocks</li> </ul>	<ul style="list-style-type: none"> <li>· damages to cosmetic parts (parts not influencing the operation of the appliance)</li> <li>· repairs to items damage due to theft, rust, fire or ordinary wear and tear</li> <li>· all appliances not listed above</li> </ul>

### Benefit to Client

- The services above may also be offered on an access basis whereby the member has access to a free emergency helpline and is responsible for all service provider costs

## Terms and Conditions

- Incidents not attended to on the instruction of a Europ Assistance SA case manager will not be considered after any repair
- Emergency repairs outside of the domestic dwelling are not included i.e. office premises, public buildings
- A repair incident is considered per service category, e.g. if an electrician is called out to repair a fault on the distribution board, as well as an electrical connection, this is treated as one call out and the cover is limited to R500.00
- If an appliance is still under warranty, it will be referred to the manufacturer for repair
- The benefit period is one calendar year, and the benefit does not accumulate, but is a maximum amount per incident
- Service guarantees vary and will be stated on the service provider's invoice

## TAKE ME HOME

Take ME Home is a unique solution for encouraging members to drive responsibly. Motor vehicle accidents as a result of drinking and driving account for a large percentage of accidents, specifically in the evening.

### Benefit to Member

- When a member contacts Take ME Home, we will ensure that the member and their vehicle arrive home safely. We will dispatch a vehicle with two drivers and drive the member home in their own vehicle
- All drivers are in possession of a public driver's permit, carry a cellphone and dress professionally. The drivers all speak English and receive customer service training
  - ✓ The benefit includes Take ME Home to a radius of 50km.
  - ✓ Europ Assistance Take ME Home provides cover for 6 incidents per annum.
- Service is available to a valid policyholder and limited to their specified vehicle only. Up to 4 passengers can be transported to the same point at no additional cost.

### Terms and conditions

#### Booking a trip:

- Members can make use of our service by calling our contact centre, e-mailing us or completing the online booking form.

- Members can book trips in one of the following ways:
  - 24hrs, 365 days a week for any period in advance. Where possible, bookings should be made at least 48 hours in advance.
  - Book the trip 60 minutes before the driver is required in order to ensure that the driver arrives within 60 minutes. Please note that this is only applicable during off-peak times as specified below.
  - Should this fall within our peak periods as specified below, the pick-up time may be up to 120 minutes from time of the booking.
- The call centre agent facilitating the booking may request the member to provide an alternate contact number to ensure that the designated driver can make contact with the member at the specified collection time.

### **Changing a booking time:**

It must be noted that if a client moves from the original booking location without notifying and confirming with the call centre, EASA may not be in a position to successfully deliver the service. It is the responsibility of the client to notify the relevant parties within a reasonable time frame of their intention to change the location of pick up.

### **Pick-up and drop-off points:**

- When a booking is made, a pick-up point will be agreed on by the member.
- At the specified time and location, the call centre will notify the client that the pick-up driver has arrived, at which time the member will have 15 minutes to meet the designated driver. If there is no response after 15 minutes, the call centre will notify the member that the pick-up driver will be leaving and the trip will be cancelled. Cancellation terms apply.
- When collecting a member at a large venue e.g. a casino, it is the responsibility of the member to ensure that the pick-up point is a clearly identifiable landmark and can easily be located.

### **Additional passengers:**

The service is available to the policyholder and up to a maximum of two passengers, collected from a single pick-up point and transported to a single drop-off point. The service will not allow for various drop-off points, drop-off is a single destination determined by the member at the time of logging the call.

### **Peak times and off-peak times:**

#### **Off Peak times**

- Sunday evening to Thursday morning
- First pick Up – 5:30pm
- Last booking – 2:00am
- Last pick up – 3:00am

#### **Peak times**

- Thursday evening to Sunday morning
- First pick Up – 5:30pm
- Last booking – 1:00am
- Last pick up – 3:00am

Peak times also include public holidays (the night before and on the day) and in some instances major public events that happen within the covered areas.

Once a booking has been confirmed the pickup time will not be changed during peak periods. During off-peak periods we may be able to change the times but will be reviewed at time of request.

**Cancellation:**

- Any bookings cancelled less than 60 minutes before the proposed collection time, will be billed at the full rate and deducted from the member's total covered incidents.
- During peak periods the cancellation time will be extended to 90 minutes.

**Additional terms and conditions:**

- A maximum distance of 50km is covered from point of pick up to point of drop off. In cases where the client wishes to travel further from this point and if capacity on the day allows it, the client will be charged accordingly and payment terms will be facilitated by the designated service provider directly.
- Member should not pay any gratuity to the provider rendering the service
- If the member is not entirely satisfied with the service, a call can be logged through the call centre. A full investigation will be conducted and feedback will be provided to the member accordingly.

**ACCIDENT MANAGER****Product Description:**

Europ Assistance SA's Accident manager Service will ensure that all aspects of a motor vehicle accident are managed and handled professionally.

**Benefits:**

In the event of an accident the following services are available:

- Conference call facility involving all relevant call centre personnel which may include a medical, legal and roadside case manager.
- Member's vehicle will be towed to the preferred place of repair or storage.
- Arrangements will be made to transport the member and passengers home or to their place of work, either through the towing service provider or alternative transport.
- Arrangement of car hire, if required.
- Arrangement of medical transportation, if required.
- Emergency relay service.
- Following the accident, members have access to telephonic legal advice relating to the collision. The member may also be referred to a specialist attorney if necessary.
- First notification of loss will be generated and sent to the member's insurer or broker. Details on this document could include vehicle and service provider details, as well as the location of the vehicle. Further details may be customised to the insurer's requirements.
- The panel of tow-in service providers can be customised based on client requirements; alternatively the accredited Europ Assistance panel may be used. The Europ Assistance panel is contracted and annually graded to specific criteria and service levels which include on-site visits. Special rates are negotiated on an annual basis and included in the service provider's service level agreements.



## MAP ASSIST

A 24-hour directions service for guidance when travelling within the borders of South Africa. The helpline offers assistance when you are lost, have left your directions note at home/office or need confirmation that you are on the correct route. Clear directions are given telephonically whilst on-route or faxed or e-mailed to a specific address. The helpline offers detailed map information of major metropolitan areas such as Johannesburg CBD, West Rand, East Rand, southern and northern suburbs of Johannesburg, Pretoria suburbs, Port Elizabeth, Cape Town, etc. and basic route information on rural areas.

## LEGAL ASSIST

Our in-house attorneys are available 24-hours a day, ready to provide telephonic legal advice and information

### Product Description

Legal Assist is a 24-hour telephonic advice line manned by qualified in-house attorneys who provide guidance on all legal matters.

### Benefit to member

- Unlimited general telephonic legal advice which includes:
  - criminal offences
  - labour matters
  - fines
  - debt
  - contracts
  - divorce
  - maintenance
  - motor vehicle accidents
- Members have access to Europ Assistance SA's national panel of attorneys where they will enjoy the following benefits:
  - one free 30-minute consultation
  - one free letter of demand
  - one telephone call
- To further assist the member, Europ Assistance SA has put together a useful standard documents which may be used by the member:
  - divorce kit
  - small claims court kit
  - child maintenance kit
  - domestic employment agreements

- lease agreements
- purchase and sale agreements
- last will and testament

### **Terms and conditions**

Access to the service is available to validated members only