

## TERMS & CONDITIONS

Indwe Risk Services do not act on behalf of the various suppliers of the goods or services offered and are not responsible for any acts or errors or omissions made by these suppliers or their agents. All quotes are subject to availability and may change. Please note that benefits may not be used in conjunction with specials, promotions, sales or other loyalty programmes already offered by suppliers. Benefits may change and are subject to the products selected. The terms and conditions of use may vary from supplier to supplier.



# EMERGENCY ASSIST & LIFESTYLE BENEFITS



## HOME, DECOR & APPLIANCES

Decorate, improve and maintain your home, inside and out.

This service allows you to request information on any product or service relating to your home and maintenance, which includes repairs, handymen, architects and even garden services, to name a few. We will also find you the dining room set or new plasma TV you are looking for.

## KIDS & BABIES

Fun and games for little tots.

Call us to find any product or service specific to your children's needs, for example: workshops, schools, toys and clothes. We will source the product or service in an area most convenient for you and where possible, negotiate a better price on your behalf.

## AUTOMOTIVE

Stay on track with exceptional automotive discounts.

Whether you are looking for a new or pre-owned vehicle, let us find the best possible price for your automotive needs. We also have a suite of value-added accessories for your vehicle, including Bluetooth car kits, window tinting and safety products such as window safety film.

## ONLINE SHOPPING

Shop from the comfort of your home.

Get excellent deals on a wide range of products including electronics, appliances, cutlery and crockery, jewellery, beds, computer equipment, GPS devices, experience and spa vouchers, magazine subscriptions and much more. Easy shopping is just a click away.

## BOATING & DIVING

Take to the waters and enjoy the great outdoors.

Whether you are looking for boating spares and accessories, safety equipment, a new boat or even want to book a boating adventure, give us a call with your request.

## TRAVEL

Make your travel bookings via Indwe Lifestyle Benefits and pay up to 20% less.

Let our travel professionals take care of your every travel need. Let us assist with flights, accommodation, car rental, tours, travel insurance and visas. We will also attain the best possible price for you. Bon voyage!

## CONNECT & IT

Stay connected and in touch.

With our extensive network of nationwide suppliers, we are able to offer you discounted offers on anything from prepaid airtime and electricity to electronic and cellular items.

## CONCIERGE

Easy access to a telephonic concierge service that caters for your every need.

Whether you are travelling, looking for a babysitter, need new tyres or the latest entertainment information, our dedicated consultants are on standby to assist.

0860 13 13 14

www.indwerisk.co.za

EMERGENCY ASSIST & LIFESTYLE BENEFITS



For more information or to make use of your lifestyle benefits, call 0860 13 13 14 or visit [www.indwerisk.co.za](http://www.indwerisk.co.za)



Motor & Household | Commercial | Corporate Insurance  
Authorised Financial Services Provider (FSP3425)



Indwe Risk Services strives to create a positive difference to our valued clients by providing real value and peace-of-mind when it comes to our products and offerings. Through initiative, integrity and passion we have been able to offer new innovations that have continuously kept us at the forefront in our field.

Besides a 24-hour emergency contact centre we also believe our policyholders should benefit daily, and not only when they claim. We have ensured that these daily benefits tie in perfectly with your insurance policy to add value and convenience to your lifestyle.

Enjoy!



## EMERGENCY ASSIST

Enjoy peace-of-mind with 24-hour assistance, in the event of any roadside, home or medical emergency.

### ROADSIDE ASSIST

Keep the wheels rolling and be safe on the road with:

- **Breakdown Assist**

If your vehicle won't start in the morning, has run out of fuel, has the keys locked inside, is stuck on the side of the road or has a flat tyre or battery, we cover the call-out and one hour of labour, up to R750.

- **Breakdown Towing**

Should your vehicle have a mechanical or electrical breakdown, it will be towed to the nearest approved dealer or repairer. The towing cost is limited to R750 per incident.

- **Collection/Return of repaired vehicle**

The cost of collecting and returning your vehicle back home (after repair), will be covered up to R1 000.

- **Transport/Accommodation/Vehicle Recovery/Storage**

If your vehicle breaks down more than 100 km from home, we will arrange for the towing of your vehicle and make arrangements for:

- transport for the occupants of the towed vehicle (with the vehicle) back to one nominated destination or
- arrange accommodation for one night for the occupants of the towed vehicle and overnight storage of the vehicle up to a total benefit of R750

- **Accident Towing & Storage**

In the unfortunate event of an accident, a comprehensive Indwe Risk Services vehicle insurance policy provides for the towing of your vehicle to an approved panel beater. Towing and storage costs are covered within your policy. Should you not have comprehensive cover, any costs will be for your own account.

- **Emergency Messages**

If your trip has been delayed or your travel arrangements have changed due to a breakdown or accident, we will relay any messages from you to your loved ones.

A maximum benefit of R5 000 will be payable per vehicle, per annum.

### HOME ASSIST

If a crisis occurs at home, we are on call day or night to assist.

We will arrange for a qualified locksmith, plumber, electrician or glazier to attend to your emergency. We will cover the call-out fee plus one hour's labour, to a maximum of R1 000.

We can also refer you to preferred service providers and experts to assist with any of your other home renovations, repairs or services.

### MEDICAL ASSIST

In the event of any medical emergency you have the assurance of direct access to:

- **Emergency Medical Response & Transportation**

Following a medical emergency, we will arrange road or air transport to the closest appropriate medical facility (up to NRPL rates).

- **Escorted Return of Minors**

If minor children are stranded as a result of your hospitalisation, they will be transported, under supervision, into the care of a nominated person.

- **Compassionate Visits**

If, as a result of a medical emergency, you are hospitalised outside of your hometown for more than five days, we will arrange for a close relative to visit you and pay for their travel costs, up to a maximum of R2 000.

- **Repatriation of Mortal Remains**

In the event of your death outside of your hometown, but within the borders of South Africa, we will assist with the necessary formalities (and cover costs up to R20 000) for the transportation of your mortal remains to your hometown, anywhere in South Africa.

- **Guaranteed Hospital Admission\***

Following emergency medical transportation, we will arrange a guarantee of R5 000 with the hospital, to ensure swift admittance.

\*The R5 000 is only used as a guarantee at the time of admittance and will be reclaimed from your medical aid.

**FOR 24-HOUR EMERGENCY ASSISTANCE, CALL 0860 13 13 14 OR 083 411 0336**



## LIFESTYLE BENEFITS

(Mon-Fri, 07H00-19H00 excluding Public Holidays)

We believe you should benefit from your insurance every day and not only when you claim. Indwe Lifestyle Benefits offers members special deals and incredible discounts from a wide range of reputable suppliers and retailers.

### LEGAL ASSISTANCE

Enjoy telephonic legal advice from accredited and qualified attorneys.

Legal Assistance will help you understand the law better and assist on any legal matters involving you or your business. Our legal team is on hand for advice on a range of legal matters such as family law, criminal law, personal injury, wills, estates and property law. They will assess your situation, provide an overview of the legal implications and recommend a course of action.

### SECURITY

Quality security solutions to keep you safe.

Indwe Lifestyle Benefits offer you a single point of contact for all your security requirements. You will receive a set of competitive quotations from approved security companies and suppliers.

### HEALTH & VITALITY

Achieve a healthier, more active and balanced lifestyle with a wide selection of wellness benefits.

Enjoy discounts on gym contracts, spa vouchers and healthy lifestyle programmes. From hiking clubs to programmes that help you stop smoking, we have it all.