

ROADSIDE ASSISTANCE

Service Description

In the event of a roadside emergency, Europ Assistance SA can be contacted 24 hours a day, 7 days a week to arrange for assistance.

Service Benefits

- Incident limits as per client specifications.
- Trained case managers.
- Services are fully customisable in terms of:
- Geographical area covered anywhere within the borders of South Africa.
- Use of Europ Assistances SA's entire independent accredited panel of service providers or a panel customised to client requirements.

Members have access to the following benefits:

Running out of fuel

- 10 litres of fuel are supplied in the event of the vehicle running out of fuel - maximum 2 incidents per annum;
- Fuel assistance at non-roadside locations will be assisted but, on a member, to pay basis.

Mechanical and electrical breakdown

A towing service is provided to tow the vehicle to the nearest place of repair (dealer) or safekeeping.

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.

Tyre change service

- A service provider is dispatched to change a flat tyre.
- If the vehicle is not fitted with a spare tyre or the necessary tyre changing equipment, the vehicle can be towed on a member to Pay basis.
- Any costs for the repair of the tyre, parts, wheel balancing or similar charges are excluded.

Keys locked in the vehicle

- A service provider is dispatched to unlock the vehicle. The cost of the call-out and one hour's labour is covered.
- The service excludes parts, components, key cutting costs or similar charges.
- If a key has broken in the ignition or vehicle door, an appropriate service provider will be dispatched.
- Should the problem not be resolved, the cost of additional services, such as a tow-in can be facilitated on a Member to Pay basis.
- If locksmiths are unable to unlock newer model vehicles; the vehicle can be towed to the nearest appropriate place of repair (dealer) or safekeeping or to the member's requested location on a Member to Pay basis, on condition that the account with the service provider is settled at the time of service.
- Should the key be lost (not locked in the vehicle), assistance is provided on a Member to Pay basis.

Jump-start Service

- A service provider is dispatched to jump-start the vehicle.
- The service is limited to reasonable services to mobilise the vehicle but excludes the cost of parts, components and similar provisions.
- If the problem cannot be resolved the vehicle will be towed to the nearest place of safekeeping (dealer).
- 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.
- New vehicle 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.

Additional Assistance

1. Should the roadside incident occur more than 100 kilometres from the member's home, the member has access to one of the following benefits, to a maximum of R500.00.

- A. Accommodation for one night;
- B. Arrangement of a taxi service;
- C. Rental of a class B vehicle (valid credit card to be produced).

2. Cost of repatriation (towing or transportation) of the vehicle following repair, covered up to a maximum of R500.00.

General Terms and Conditions:

- Any assistance not covered by Roadside but offered on a "Member to Pay" basis and is subject to the policyholder paying the costs at the time of service.

Roadside assist excludes assistance in the following incidents:

- Costs incurred for assistance following an attempted theft, or hi-jacking will be for the member's account. Members will be advised that these costs need to be recovered from their insurance company directly.
- Vehicles not registered on the contract and or policy.
- 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.
- 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.
- Recovery of a vehicle, i.e., any costs incurred to move a disabled vehicle into a position to facilitate a tow.
- Any damages that may be caused by external factors i.e., potholes, road works etc.

TAKE ME HOME

Service description

Take me Home is a designated driver service that ensures that you always arrive home safely after a night out with the added convenience of having your vehicle safely driven home for you.

Benefits to member

- Members have access to 6 incidents per annum.
- The service is available to members where the pick-up point and the drop-off point is within any of the following metropolitan areas and the total trip do not exceed 50 km: Johannesburg, Pretoria, Cape Town, Durban, East London, Port Elizabeth, George and Bloemfontein.
- We will dispatch a vehicle with two drivers and drive the member home in their vehicle.
- Designated drivers are equipped with a cellular phone and have access to a GPS.
- If the member exceeds the total number of covered incidents for the period, the member can still make use of the service but
- the booking will be facilitated through the designated provider.

Terms and conditions

Booking a trip

1. Members can make use of our service by calling our Contact Centre, emailing us or completing the online booking form.
2. Members can book trips in one of the following ways:
 - A. 24 hours, 365 days a week for any period in advance. Where possible, bookings should be made at least 48 hours in advance.
 - B. Book the trip 60 minutes before the driver is required to ensure that the driver arrives within 60 minutes. Please note that this is only applicable during off-peak times as specified below.
 - C. Should this fall within our peak periods as specified below, the pick-up time may be up to 120 minutes from the time of the booking.
 - D. The Contact 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 member moves from the original booking location without notifying and confirming with the Contact Centre, Europ Assistance SA may not be in a position to successfully deliver the service. It is the responsibility of the member to notify the relevant parties within a reasonable period 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 Contact Centre will notify the member 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 Contact 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, the drop-off location 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.

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 50 km is covered from point of pick up to point of drop off. In cases where the member wishes to travel further from this point and if capacity on the day allows it, the member will be charged accordingly, and payment terms will be facilitated by the designated service provider directly.
- Please take note that Take me Home is not a taxi service and can only transport a member in the member's vehicle.
- Members 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 Contact Centre. A full investigation will be conducted and feedback provided to the policyholder accordingly.

HOME ASSIST

We understand the inconvenience of a home emergency and the challenge in finding a tradesman when you need one.

Service Description

Home Assist is a 24-hour helpline providing assistance for emergency household repairs that need to be carried out 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.

Service Benefits

- Service providers are 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.
- Europ Assistance SA manages a national accredited panel of reliable repairers and will enforce workmanship warranties where possible.

Electrical Repairs include:

- Distribution boards, circuits, main cables;
- Earth leakage relays;
- Geyser connections, thermostats and elements;
- Plug points causing power failures;
- General house wiring;
- Light fittings or switches causing power failures;
- Lightning strikes on wiring;
- Burnt connections;
- Connections to all electrical motors e.g., electric gate motor;
- Municipal connections inside of the property.

Plumbing Repairs include:

- Visible burst water connections and pipes;
- Municipal connections inside the property;
- Blocked drains, toilets, baths and sinks;
- Geyser overflow valves (*lacto and pressure release*).

Locksmith Repairs include:

- Keys broken off or lost for the main entrance or exit to a house.

Appliance Repairs include:

- Fridges;
- Freezers;
- Washing machines;
- Stoves (only if complete function is lost - if one or more plates are working, it is not deemed to be an emergency repair).

Terms and conditions

Electrical Repairs exclude:

- Electric gates and doors;
- Jacuzzi, swimming pool or borehole pumps;
- Air conditioners and commercial refrigeration;
- Repairs not complying with regulated specifications such as SABS and others;
- Geysers solar panels.

Plumbing Repairs exclude:

- Jacuzzis, swimming pools or boreholes;
- Leak detection inspection;
- Repairs not complying with regulated specifications such as SABS or others.

Locksmith Repairs exclude:

- Burglary incidents;
- Outbuildings;
- Padlocks;
- Safes.

Appliance Repairs exclude:

- Damages to cosmetic parts (parts not influencing the operation of the appliance).
- Repairs to items damaged due to theft, rust, fire or ordinary wear and tear.
- Any appliances not listed above.

General 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 or outbuildings not attached to the main building etc.
- 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 callout.

- Appliances still under warranty are 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 are on the service provider's invoice.

ROADSIDE SAFETY SUPPORT

Service Description

Having your vehicle break down on the side of the road is generally an unexpected and nasty surprise. What makes this worse is that you have no control over when or where the breakdown occurs.

With this in mind, Europ Assistance SA offers Roadside Safety Support which focuses on the safety of the member as opposed to ensuring that their vehicle is safely towed. If you have broken down at night or are in a dangerous or unfamiliar area, a Roadside Safety Support vehicle will be dispatched to come and wait the member until the Roadside Assistance Service Provider arrives.

Service Benefits

The Roadside Safety service providers:

- 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 roadside assistance provider arrives on scene.
- If there is no Roadside Safety Service Provider available within a 40km radius of the member's location, Europ Assistance SA will contact and dispatch the nearest police station.

Security Personnel

1. All security personnel hold current registration with PSIRA (Private Security Industry Regulatory Authority);
2. In addition to PSIRA's regulatory requirements, security personnel undergo an independent vetting process which takes into account criteria such as:
 - A. The officer's physical attributes;
 - B. Education level;
 - C. Previous experience;
 - D. Personal qualities; and
 - E. Security clearance.

Footprint

Services are available within a 40km radius of the all-metropolitan areas as listed below with a response time of approximately 20 - 25 minutes.

Comprehensive Footprint

Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo
Cradock	Betlehem	Aeroton	Durban	Beitbridge
Dordrecht	Bloemfontein	Alberton	Escourt	Bela Bela
East London	Bothaville	Alexandra	Eshowe	Giyani
Flagstaff	Ficksburg	Benoni	Greytown	Groblersdal
Graaff-Reinet	Fouriesburg	Blackheath	Harding	Lephalale
Humansdorp	Harrismith	Boksburg	Hluluwe	Louis Trichardt
Kirkwood	Kroonstad	Booyens	Howick	Marble Hall
Kwadesi	Ladybrand	Bronkhorstspuit	Jozini	Musina
Kwanobuhle	Parys	Centurion	Kokstad	Naboomspruit
Lusikisiki	Sasolburg	Contantia Kloof	Ladysmith	Phalaborwa
Middelburg	Villiers	Cosmo City	Margate	Polokwane
Motherwell	Welkom	Germiston	New Castle	Potgietersrus
Mount Frere		JHB CBD	Pietermaritzburg	Steelpoort
Mthatha		JHB South	Pongola	Tohoyandou
Ntabankulu		Meyerton	Richards Bay	Tzaneen
Port Alfred		Midrand	Stanger	
Port Elizabeth		Nasrec	Tugela Ferry	
Queenstown		East Rand	Vryheid	
Qumbu		Kempton Park	Winterton	
Sterkspruit		Pretoria		
Uitenhage				
Umtata				

Mpumalanga

Carolina
Dennilton
Elukwatini
Ermelo
Hectorspruit
Kabokweni
Komatiepoort
Lydenburg
Malelane
Nelspruit
Schoemansdal
Secunda
Standerton
Volksrust
White River
Witbank

North West

Brits
Carletonville
Fochville
Jouberton
Klerksdorp
Lichtenburg
Mafikeng
Marikana
Mooi Nooi
Moruleng
Phokeng
Potchefstroom
Rustenburg
Vryburg
Zeerust

Northern Cape

Colesberg
De Aar
Douglas
Garies
Kimberley
Kuruman
Postmasburg
Springbok
Upington
Victoria West

Western Cape

Ashton
Beaufort West
Bellville
Cape Town CBD
Kraaifontein
Kuiils River
Milnerton
De Doorns
Elim
Fish Hoek
Garden Route
Geroge
Hermanus
Malmesbury
Montague Gdns
Mosselbay
Rawsonville

Riversdale

Robertson
Saldanha
Stellenbosch
Strand
Touwsrivier
Vredenburg
Wolseley
Worcester

Terms and Conditions

- The service is subject to the availability of a Roadside Safety Support vehicle at the time that the service is requested and is dispatched at the discretion of the Contact Centre Agent although priority is given to women, incidents that occur at night or dangerous areas.
- Any incident cancelled after 20 minutes will be billed at the full rate and deducted from the member's total available incidents.
- Neither Europ Assistance SA nor the Roadside Safety service provider can be held liable for any damage or injury sustained by the member while waiting for the Roadside Safety service provider to arrive.
- Terms and conditions and subject to change.

COMMERCIAL ROADSIDE ASSISTANCE ONLY

ROADSIDE ASSISTANCE

Service Description

In the event of a roadside emergency, Europ Assistance SA can be contacted 24 hours a day, 7 days a week to arrange for assistance.

Service Benefits

- Incident limits as per client specifications.
- Trained case managers.
- Services are fully customisable in terms of:
- Geographical area covered anywhere within the borders of South Africa.
- Use of Europ Assistancess SA's entire independent accredited panel of service providers or a panel customised to client requirements.

Members have access to the following benefits:

Running out of fuel

- 10 litres of fuel are supplied in the event of the vehicle running out of fuel - maximum 2 incidents per annum.
- Fuel assistance at non-roadside locations will be assisted but, on a member, to pay basis.

Mechanical and electrical breakdown

- A towing service is provided to tow the vehicle to the nearest place of repair (dealer) or safekeeping.
- 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.

Tyre change service

- A service provider is dispatched to change a flat tyre.
- If the vehicle is not fitted with a spare tyre or the necessary tyre changing equipment,
- the vehicle can be towed on a Member to Pay basis.
- Any costs for the repair of the tyre, parts, wheel balancing or similar charges are excluded.

Keys locked in the vehicle

- A service provider is dispatched to unlock the vehicle. The cost of the call-out and one hour's labour is covered.
- The service excludes parts, components, key cutting costs or similar charges.
- If a key has broken in the ignition or vehicle door, an appropriate service provider will be dispatched.
- Should the problem not be resolved, the cost of additional services, such as a tow-in can be facilitated on a Member to Pay basis.
- If locksmiths are unable to unlock newer model vehicles; the vehicle can be towed to the nearest.

- appropriate place of repair (dealer) or safekeeping or to the member's requested location on a Member to Pay basis, on condition that the account with the service provider is settled at the time of service.
- Should the key be lost (not locked in the vehicle), assistance is provided on a Member to Pay basis.

Jump-start Service

- A service provider is dispatched to jump-start the vehicle.
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- If the problem cannot be resolved the vehicle will be towed to the nearest place of safekeeping (dealer).
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- New vehicle 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.

Additional Assistance

1. Should the roadside incident occur more than 100 kilometres from the member's home, the member has access to one of the following benefits, to a maximum of R500.00.

- A. Accommodation for one night;
- B. Arrangement of a taxi service;
- C. Rental of a class B vehicle (valid credit card to be produced).

2. Cost of repatriation (towing or transportation) of the vehicle following repair, covered up to a maximum of R500.00.

General Terms and Conditions:

- Any assistance not covered by Roadside but offered on a "Member to Pay" basis and is subject to the policyholder paying the costs at the time of service.

Roadside assist excludes assistance in the following incidents:

- Costs incurred for assistance following an attempted theft, or hi-jacking will be for the member's account. Members will be advised that these costs need to be recovered from their insurance company directly.
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- The cost of towing or repairs if Europ Assistance SA did not request the service.
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- Vehicles that are un-roadworthy or clearly in a state of neglect.
- Recovery of a vehicle, i.e., any costs incurred to move a disabled vehicle into a position to facilitate a tow.
- Any damages that may be caused by external factors i.e., potholes, road works etc.