



Welcome to the world of Care Services.

From distress to relief - anytime anywhere

#You live we care



Europ Assistance South Africa

Assistance Services Product Wording

2024



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1. Product Offering - Home and Family



1.1 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 home emergency assistance line that aids with 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 member has no access to essential services such as electricity, hot water, or sanitary use.

Emergency household repairs refer to urgent and unexpected repairs that need to be addressed promptly to prevent further damage, ensure the safety of occupants, and maintain the habitability of the home. These repairs are typically necessary due to unforeseen events like accidents, natural disasters, or sudden equipment failures. Handling emergency household repairs swiftly can prevent more extensive damage and higher repair costs.

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 / per year from policy inception or otherwise stated in the agreement.
- This service includes the cost of the call-out and first-hour labour but excludes any other costs including parts. These costs will be for the member's account.
- Assistance will be provided in the event of non-emergency repairs, but the member will be liable for costs and will be required to settle with the service provider directly at the time of repair.
- Customised claims management, reporting and support are provided.
- Europ Assistance manages a national accredited panel of reliable repairers and will enforce workmanship warranties where possible.

| Service | Benefits | Exclusions |
|---------------------------|--|--|
| Electrical Repairs | <ul style="list-style-type: none"> • Distribution boards, circuits, main cables causing power failure. • Earth leakage relays causing power failure. • Geyser connections, thermostats, and elements causing power failure. • Plug points causing power failures. • General house wiring causing power failure. • Light fittings or switches causing power failures. | <ul style="list-style-type: none"> • 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. • Geyser solar panels |



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| | <ul style="list-style-type: none"> • Lightning strikes on wiring causing power failure. • Burnt connections causing power failure. • Municipal connections inside of the property causing power failure. | |
| Plumbing Repairs | <ul style="list-style-type: none"> • Visible burst water connections and pipes • Municipal connections inside the property • Blocked drains, toilets, baths, and sinks • Geyser overflow valves (lacto and pressure release) | <ul style="list-style-type: none"> • Jacuzzis, swimming pools or boreholes • Leak detection inspection • Repairs not complying with regulated specifications such as SABS or others |
| Locksmith Repairs | <ul style="list-style-type: none"> • Keys broken off or lost for the main entrance or exit to a house. | <ul style="list-style-type: none"> • Burglary incidents • Outbuildings • Padlocks • Safes |
| Appliance Repairs <ul style="list-style-type: none"> • Monday to Friday, 08h00 to 17h00. Excludes weekends and public holidays. | <ul style="list-style-type: none"> • Fridges • Freezers • Washing machines • Stoves (only if the complete function is lost – if one or more plates are working, it is not deemed to be an emergency repair) | <ul style="list-style-type: none"> • 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. • Appliances older than 5 years are excluded. • Appliances under warranty will be referred to the manufacturer for repair. |

Terms and Conditions

- Incidents not attended to on the instruction of a Europ Assistance case manager will not be considered after any repair.
- Appliance repairs are subject to parts availability from the relevant brands, and this could impact service delivery. Europ Assistance will not be held accountable if parts are no longer available in South Africa.
- 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 will be referred to the manufacturer for repair. It is the client's responsibility to manage this directly with the manufacturer.
- Appliance repairs will only be attended to Monday to Friday between 08h00 and 17h00. Excludes weekends and public holidays.
- Call-out and service times will be affected by riots and/or natural disasters.
- 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.
- There is a 4-8 week lead time for development based on specifications and custom requirements.
- Additional development costs may be incurred dependent on requirements, these costs will be communicated.



2. Automotive



2.1 Roadside Assistance

Service Description

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

Service Benefits

- Incident limits as per client specifications.

Clients have access to the following benefits:

| Service | Benefits | Exclusions |
|-------------------------------|--|---|
| Running out of fuel | <ul style="list-style-type: none"> • 10 litres of fuel are supplied in the event of the vehicle running out of fuel – maximum 2 incidents per annum | <ul style="list-style-type: none"> • Fuel assistance at non-roadside locations will be assisted, but on a member-to-pay basis |
| Mechanical Towing | <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • Should the client wish to be towed further than the closest place of repair or safekeeping the client will be responsible for the additional costs |
| Tyre Change | <ul style="list-style-type: none"> • A service provider is dispatched to change a flat tyre | <ul style="list-style-type: none"> • Any costs for the repair of the tyre, parts, wheel balancing or similar charges are excluded. • 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 |
| Keys locked in vehicle | <ul style="list-style-type: none"> • A service provider is dispatched to unlock the vehicle. The cost of the call-out and one hour's labour is covered. • If a key has broken in the ignition or vehicle door, an appropriate service provider will be dispatched. | <ul style="list-style-type: none"> • The service excludes parts, components, key cutting costs, or similar charges. • Should the key be lost (not locked in the vehicle), assistance is provided on a Member-to-Pay basis |



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| | <ul style="list-style-type: none"> • 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 | |
| Jump-start | <ul style="list-style-type: none"> • A service provider is dispatched to jump-start the vehicle. • 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 | <ul style="list-style-type: none"> • The service is limited to reasonable services to mobilise the vehicle but excludes the cost of parts, components, and similar provisions. |
| Additional service incident over 100km from client's home | <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • Accommodation for one night • Arrangement of a taxi service • Rental of a class B vehicle (valid credit card to be produced) • Cost of repatriation (towing or transportation) of the vehicle following repair, covered up to a maximum of R500.00 | <ul style="list-style-type: none"> • Any additional costs will be on a Member-to-Pay basis |

Terms and Conditions

- Roadside assist excludes assistance in the following incidents:
 - 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.
 - Costs incurred for assistance following an attempted theft, or hi-jacking will be for the member's account. Clients 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 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.
- Additional development costs may be incurred dependent on requirements, these costs will be communicated. There is a 4-8 week lead time for development based on specifications and custom requirements.
- Call-out and service times will be affected by riots, loadshedding, traffic and/or natural disasters.



2.2 Accident Manager

Service Description

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

Service Benefits

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

| Service | Benefits |
|--------------------------|--|
| Accident towing | <ul style="list-style-type: none"> • Conference call facility involving all relevant contact centre personnel, which may include a medical, legal, and roadside case manager. • The policyholder'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, through the towing service provider or alternative transport. • The arrangement of car hire, if required, for the member's own account. • An emergency relay service, if required, for the member's own account. • Following the accident, policyholders have access to telephonic legal advice relating to the collision. The policyholder may also be referred to a specialist attorney if necessary. • The first notification of loss will be generated and sent to the policyholder'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 Client's requirements. • The panel of tow-in service providers can be customised based on the Client's 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 agreement. • All costs incurred in terms the provision of a towing service is for the account of the insurer. |
| Non-directed tows | <ul style="list-style-type: none"> • Non-directed tows occur when the incident is only reported to Europ Assistance after the tow has taken place. In these instances, the cost of the tow will be paid by Europ Assistance agreed at the agreed service provider rates. • Europ Assistance will liaise with the service provider to negotiate release fees incurred if the fee exceeds the Europ Assistance agreed service provider rate. |

Terms and Conditions

- Accident Manager excludes assistance in the following incidents:
 - Any assistance not covered by Accident Manager but offered on a "Member-to-Pay" basis and is subject to the policyholder paying the costs at the time of service.
 - Costs incurred for assistance following an attempted theft, or hi-jacking will be for the member's account. Clients 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 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.
- Additional development costs may be incurred dependent on requirements, these costs will be communicated. There is a 4-8 week lead time for development based on specifications and custom requirements.



- Call-out and service times will be affected by riots, loadshedding, traffic and/or natural disasters.

2.3 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 driven home safely for you.

Service Benefits

- Members can access the service and book a trip through our Contact Centre, Mobi-web application or WhatsApp.
- Bookings can be facilitated between 2 – 24hours depending on the member's location and the availability of the drivers.
- 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 does not exceed 50 km: Johannesburg, Pretoria, Cape Town, Durban, East London, Port Elizabeth, George, and Bloemfontein.
- We will dispatch a vehicle with two drivers, the one driver will drive the member home in the members' 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 or exceeds the 50km, the member can still make use of the service, and will be billed accordingly. The additional rate will be calculated upfront, and needs to be paid before the trip, or the trip will be cancelled.

Terms and Conditions

| Service | Benefits |
|------------------------------------|--|
| Booking a trip | <ul style="list-style-type: none"> • Members can book a trip through our Mobi web application or WhatsApp solutions. • The service is available 7days a week, from 17h30 – 02h00. Where possible, bookings should be made at least 24hours in advance to secure preferential times. • Off-peak times: A trip can be booked 1-hour before the drive is required during off-peak times. The driver will aim to get to the member as close as possible to the 1-hour time period, traffic dependent. • Peak time periods: Due to high demand, the pick-up time could take up to 120 minutes from the time of the booking. |
| Changing a booking time | <ul style="list-style-type: none"> • It is the members' responsibility to update the location or pick-up time within a reasonable timeframe (30-45min) prior to the original booking. Failing to update the booking within a reasonable time frame (30-45min) will result in the member forfeiting the trip. • Euorp Assistance will endeavour where possible to accommodate the members request but cannot guarantee that the changes will be facilitated. |
| Pick-up and drop-off points | <ul style="list-style-type: none"> • When a booking is made via the Mobi-web application or WhatsApp, the member will agree on a pick-up point. • The member will be notified and updated via the members preferred booking channel on the status of their driver. It is the member's responsibility to stay connected to receive updates. • The member will receive a notification on arrival of the driver, at which time the member will have 15 minutes to meet the designated driver. If there is no response after 15 minutes, 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. |



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| Additional passengers | <ul style="list-style-type: none"> • 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. |
| Off-Peak times | <ul style="list-style-type: none"> • Sunday evening to Thursday morning • First pick-up – 05:30pm • Last booking – 12:00am • Last pick-up – 1:00am |
| Peak times | <ul style="list-style-type: none"> • Thursday evening to Sunday morning • First pick-up – 05:30pm • Last booking – 12:00am • Last pick-up – 1:00am • 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 | <ul style="list-style-type: none"> • Cancellations must take place at least 60min before scheduled pick up. |

- 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 needs to update the trip in the Mobi-web application (30-45min prior to the trip) and will be charged accordingly. Upfront payment will be required through the Mobi-web application or WhatsApp solution.
- Please take note that Take Me Home is not a taxi service and can only transport a member in the member's vehicle.
- In the unforeseen event that the driver has an accident in the member's vehicle, the driver or Europ Assistance will not be held liable. The member will have to claim through their insurance policy directly.
- Clients 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.
- There is a 4-8 week lead time for development based on specifications and custom requirements.
- Additional development costs may be incurred depending on requirements, these costs will be communicated.