



Roadside Assistance

Members have access to the following services in the event of a roadside emergency:

- Flat battery jump start only (replacement of battery for the member's account)
- Flat tyre (help with change of tyre) member needs to have a spare tyre available
- · Fuel assistance (limited to five litres per incident)
- · Transmission of urgent messages.

Limitations: R750 per incident or R1500 annually

Locksmiths

A locksmith will be dispatched in the event where keys (vehicle & home) are locked in a vehicle.

Limitations: R900 per incident or R1800 annually

Tow-in

Tow-in service to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of:

- Mechanical breakdown we will arrange for the towing of the vehicle to the nearest repairer
- Electrical breakdown we will arrange for the towing of the vehicle to the nearest repairer

Limitations: Up to R1500

 Accident damage - cost covered to the nearest panel beater.

Limitations: Up to R3750

Courtesy Transport

Where the vehicle needs to be towed to a repairer, we will arrange for the occupants of the vehicle (up to a maximum of two persons) to be transported to a nominated destination where the breakdown has occurred outside of your normal place of residence.

Limitations: Up to R1500

Annual Limit: 2 Incidents per category

Hotel Accommodation

Where the breakdown has occurred outside of your normal place of residence, resulting in an overnight delay, we will arrange hotel accommodation for the occupants of the vehicle (up to maximum of four people).

Limitations: R500 per incident or R1000 annually

Car Rental

Where the breakdown has occurred outside of your place of residence, a rental car will be arranged, subject to an occupant qualifying for a rental vehicle in terms of the car rental company's general terms and conditions. The costs incurred will be confined to rental charges, delivery and collection of the hire vehicle, and the vehicle must be surrendered on arrival at the occupant's destination.

Limitations: R500 per incident or R1000 annually

Vehicle Repatriation

In the event of the member's vehicle being left for repairs, we will pay for 24-hour, Group-B car rental or a flight ticket to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to a dealership closer to the member's place of residence, we will supplement the additional tow costs with the costs of car rental or flight.

Limitations: R500 per incident



Fixtures, Fittings and Services

An appropriate repairer (electrician, plumber, locksmith and glazier) will be called out to address the problem at one nominated address.

Emergency Services Notification

At the policy holder's request, a notification of an emergency will be sent out to the police, traffic, fire brigade, ambulance, security or any other emergency service provider.

Limit: Call Out Fee and first hour of labour. Thereafter costs will be for the policy holder. Please note that all parts and materials used are excluded and will be for the members account. Maintenance related issues are not covered.

Call outs **Inclusions Exclusions** Electrical Distribution boards, circuits, main cables · Electrical gates and doors · Jacuzzi, swimming pool and borehole pumps causing power failure. • Earth-leakage relays causing power failure · Air conditioners and commercial · Geyser connections, thermostats and refrigeration · Repairs not complying with regulated • Multiple plug points causing power failures specifications such as SABS and others · Lightning strikes on wiring causing power • All electrical motors (electric gate motors etc) failures · White Appliances (Stove, Refrigerator, · Multiple burnt connections on wiring or plug Dishwasher etc) points causing power failure · General House Wiring · Connections to all electrical motors causing · Municipal connections inside the property causing power failure · Burst water connections and pipes that are · Concealed pipes are not covered. Plumbing concealed and are causing further structural · Specialist are not covered e.g Leak Detectors · Specialist are not covered e.g Drain specialist · Overflowing blocked drains (internal & like Roto-Rooter & Drain Surgeon external) that can cause further structural · Repairs not complying with regulated damage specifications such as SABS and others. • Geyser Problems (No hot water - dependent · Replacement of a burst geyser on case circumstances, water pressure, • Jacuzzis, swimming pools and boreholes · Leaking tap that runs into a basin/sink or overflowing geyser) shower Locksmith · If keys are broken off or lost for a main · Outbuildings, bedrooms and garages entrance or exit of the house Padlocks · If a child is locked inside the house or any room within the house Glaziers · Any glass that has been damaged or broken · Mirrors or any specialized glass

and is causing a security risk to your premises

Limitations: Up to 3 incidents per annum



Home Safe

- We will ensure that you and your vehicle arrive home safely. We will dispatch a vehicle with two drivers (where possible) and drive you home in your own car
- All drivers are in possession of a public driver's permit, carry a cell phone and dress professionally. The drivers all speak English
- You are entitled to use this service 3 times per annum.
 Each incident is capped at R500 rand, any costs incurred over and above this will be for the client's account.

Home Safe Terms and Conditions

- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban and Cape Town
- Ad hoc or last-minute requests will be accommodated by the Service Provider on a best-effort basis with a maximum expected delay of 90 minutes. This service is subject to the availability of a standby team at the time of the request
- Pre-bookings for public holidays need to be made before 17:00 on the day before the public holiday
- At the specified time and location, the call centre will notify
 you that the pick-up driver has arrived at which time you
 will have 15 minutes to meet the driver. After the 15
 minutes, the call centre will notify you that the pick-up
 driver will be leaving and the trip will be cancelled.
- · Cancellation and rescheduling fees:
 - o Two hours prior to booked collection time – nil rand
 - One hour prior to booked collection time
 one incident will be eliminated.

Airport Drive

- · We will ensure that you arrive safely to and from the airport
- All drivers are in possession of a public driver's permit, carry a cell phone and dress professionally. The drivers all speak English

Airport Drive Terms and Conditions

- Trips can be arranged via the call centre 48 hours before flight
- In the event where the client needs to make a flight change, a 3-hour notice period will be efficient depending on availability
- The service is available within a 60km radius of city centres in Johannesburg, Pretoria, Durban and Cape Town
- This service is only available to the insured and his/her direct family
- When booking a departure drop off it is the client's responsibility to give the correct time to be picked up

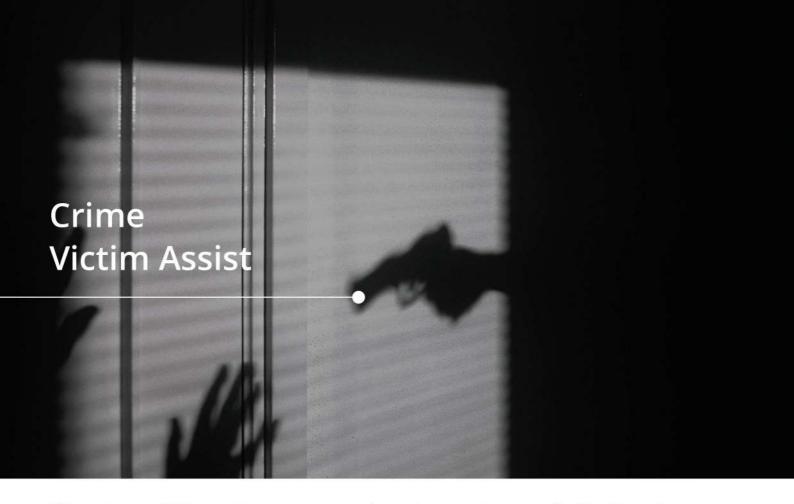
- and to be dropped off for check in and boarding procedures
- Ad hoc or last-minute requests will be accommodated by the Service Provider on a best-effort basis with a maximum expected delay of 90 minutes. This service is subject to the availability of a standby team at the time of the request
- Pre-bookings for public holidays need to be made before 17:00 on the day before the public holiday
- At the specified time and location, the call centre will notify
 you that the pick-up driver has arrived at which time you
 will have 15 minutes to meet the driver. After the 15 minutes,
 the call centre will notify you that the pick-up driver will be
 leaving and the trip will be cancelled. For international flights,
 additional time will be allocated to make provision for delays.
- The maximum time allowed is 2 hours.
- · Cancellation and rescheduling fees:
 - o Two hours prior to booked collection time nil rand
 - One hour prior to booked collection time one incident will be eliminated.
- Please note that you as the Assist client and its select partner and service providers are not responsible for the loss or damange to any of the following:
 - Personal items such as cell phones, laptops, i-pads, tablets etc.
 - o Any luggage being damaged or lost
 - Cost on late arrivals and or missing your flight due to natural disasters, traffic, law-enforcement road blocks etc.

Trauma & Treatment Chauffeur

- All drivers are in possession of a public driver's permit, carry a cellphone and dress professionally. The drivers all speak English
- You are entitled to use this service 3 times per annum.
 Each incident is capped at R500 rand, any costs incurred over and above this will be for the client's account
- This benefit will also apply to transport the insured from a medical facility (post cancer treatment) to their house of residence.

Trauma & Treatment Terms and Conditions

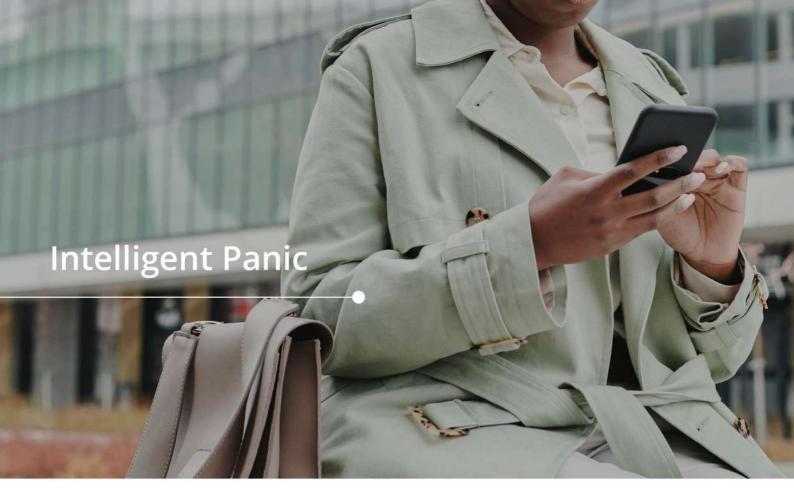
- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban and Cape Town.
- At the specified time and location, the call centre will notify
 you that the pick-up driver has arrived at which time you will
 have 15 minutes to meet the driver. After the 15 minutes, the
 call centre will notify you that the pick-up driver will be leaving
 and the trip will be cancelled.
- Cancellation and rescheduling fees:
 - o Two hours prior to booked collection time R0
 - o One hour prior to booked collection time one incident will be eliminated



This product is a 24-Hour crisis management tool to assist you in the event of a hi-jacking or home invasion. The product offers the following:

- In the case of stolen cell phone, a cell phone loaded with pre-paid airtime to the value of R200 will be provided
- In the case of a vehicle being stolen, a Group B car hire will be arranged for 48 hours
- . In the case of a credit card being stolen, a pre-loaded debit card up to the value of R1000 will be provided
- In the case of keys being stolen in a hi-jacking, we will send a locksmith to your house to assist you with your locks, up to the value of R1000 per annum
- In the case a hi-jacking/home invasion at your residence, we will place a security guard at your house for 24 hours
- We will provide application forms from Home Affairs if your ID book, Passport or Driver's License was stolen or lost in the incident.
- Investigation services to the value of R25 000 to assist with identifying the perpetrators of the incident and recovery of your possessions.
- In case of your home being invaded, we will provide hotel accommodation to the value of R2000 per annum.

Limitation: 1 Incident per annum



This Product is a low cost USSD panic solution suitable for all cell phones for both commercial and personal policies. This USSD string allows for anytime access to the 24-hour emergency call centre.

Access every emergency support service out there from one button on your cell phone.

To have access to Intelligent Panic, you need to register and then choose one number on your cell phone that acts as your panic button. In an emergency, just press that one number – and we take charge of the rest. Your crisis manager will call you back and access the most appropriate support that you need. Your crisis manager will be in telephone contact until your crisis is resolved.

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Global Choices is an end-to-end value added solutions company with expertise in the short and long term insurance market, healthcare, retail and vehicle finance. Through the use of state of the art technology and a wealth of service providers, Global Choices is able to offer the market a comprehensive menu of products from a diverse range of service providers. Global Choices operates its own 24-hour call center with a staff compliment able to speak all major official South African languages with a vast amount of experience and a high level of client service. A full capability is included and a disaster recovery model in place.

www.globalchoices.co.za

digitalpath

We are skilled digital solutions providers who assist industries with developing specialised digital solutions for their organisations. This includes all aspects of the digital journey - web and app development, website design, UX/UI design, graphic design, and integrated online systems. This is crucial to your business gaining momentum in the online space as more and more consumers engage with brands through website and apps. Businesses across the Globe are embracing web and app development, as technology is useful to any industry. Your organization may operate in hospitality, retail, insurance, or real estate, no matter the sector, software development technology is enabling businesses to be more efficient and bridging the gap with customers. Change is inevitable, and we are constantly evolving to keep up with the newest digital developments.

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Solving geyser claims. These specific claims are frequent and not always resolved fast enough to ensure client satisfaction while at the same time keeping the costs under control, resulting in the claim costs leakage on both being high. The primary focus being to compliment Global Choices' assistance services with award winning claims technology to ensure a seamless consumer experience whilst ensuring constant claims cost management.

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