

## Roadside Assistance and Accident Management Service

Europ Assistance South Africa aims to ensure that professional assistance is offered to clients as an added benefit during an unforeseen incident and reduce the trauma related to such events.



### PRODUCT BENEFITS

- Mechanical and Electrical breakdown service:

*During Office Hours: Vehicle to be towed to the most appropriate repairer. If the vehicle is still under warranty then the vehicle must be towed to the closest dealer. The client can however have the vehicle towed to his choice of destination as long as the towing cost (distance) does not exceed the cost of towing to the nearest dealer or repairer. In a case where the client requests for the vehicle to be towed further than the nearest repairer/place of safekeeping, the client will have to pay for any additional costs immediately to the appointed Service Provider.*

*After Hours: Vehicle to be towed to the nearest place of safekeeping and the following day the client will qualify for a second tow to have the vehicle moved to the most appropriate repairer. The client can however have the vehicle towed to his choice of destination as long as the towing cost (distance) does not exceed the cost of towing to the nearest dealer or repairer. In a case where the client requests for the vehicle to be towed further than the nearest repairer/place of safekeeping, the client will have to pay for any additional costs to the appointed service provider and will not qualify for a second tow. immediately to the appointed Service Provider and will not qualify for a second tow.*

- A Service Provider is dispatched to change a flat tyre;
- Vehicle running out of fuel (10 litres of fuel supplied, limited to 3 incidents per annum);
- Flat battery (The cover includes the call out fee and the first hour's labour);
- A battery jump-start;
- Keys locked inside vehicle;
- Locksmith's call-out fee and first hour's labour. If a key has broken in the ignition/door, a Service Provider will be dispatched. Additional services, such as a tow-in, are for the member's account;
- Smart Key;
- The vehicle will be towed to the nearest dealer, up to a maximum of R500.

**In the event of a breakdown which occurs more than 100km from the policy holder's place of residence the client will qualify for the following:**

- Mechanical and Electrical breakdown service:

- One night's accommodation (maximum value R500);
- OR Rental of a class B vehicle for one day, (subject to a 200km limit);
- AND Repatriation of vehicle (maximum value R500).

### EXCLUSIONS

- Cost of repair of parts or replacements such as battery, tyre(s), locks and keys;
- Cost of repair of locks and/or ignition as a result of attempted theft;
- Cost of locksmith in the event of keys lost and not locked inside;
- Cost of assistance not arranged by call centre operator;
- Assistance with a flat tyre but no spare to replace it with;
- Cost of assistance outside of RSA borders;
- Vehicles that are un-roadworthy or in a state of neglect.

**Cover is limited to R3 000 per annum**

### MAP ASSISTANCE

This service offers a directions assistance line through 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. Directions provided via voice, fax or SMS.



## Emergency Medical Assistance

### EMERGENCY MEDICAL ASSISTANCE

For medical advice on subjects ranging from emergencies to information on chronic medication, simply call 0861 110 111, 24-hours a day. The case managers at Europ Assistance South Africa are all highly qualified and trained to deal with all types of medical-related incidents.

### PRODUCT BENEFITS

#### The 24-hour Emergency Medical Service consists of:

- The dispatch of the necessary emergency response. Europ Assistance South Africa will dispatch the most appropriate response vehicle for the emergency;
- Telephonic guidance and advice in case of resuscitation, severe bleeding, etc. This is provided by a highly trained paramedic or nurse, who will advise on the progress of the emergency medical response;
- Transportation to the most appropriate medical facility. Once the emergency medical response has arrived at the scene and assessed the situation, the member(s) will be taken to the closest, most appropriate place of medical care;
- Guaranteed payment on admission to hospital, i.e. up to R2,000 guaranteed deposit to the medical facility for emergency lifesaving treatment (Europ Assistance South Africa will, where applicable, recover the amount from the member);
- Child safety for minors left stranded by the emergency. Europ Assistance South Africa will arrange for the safe and accompanied transport of the minor(s) to a place of safety;
- Monitoring and updating on request. Europ Assistance South Africa will monitor the member's condition during transportation and provide updates to the family and patient's doctor;
- Medical repatriation will occur if the member needs to be transported to their normal place of residence under specialised care, as a result of a medical emergency;
- Repatriation of mortal remains should the member die while away from home, as a result of a medical emergency. (If the member dies and is buried away from the normal area of residence, Europ Assistance South Africa will contribute a maximum amount equal to the repatriation costs, towards the burial costs);
- Emergency transport of lifesaving blood. Blood products or medication in the event of a life-threatening situation where such is unavailable locally. (The cost thereof is for the member's account).
- Arrangements for compassionate visit by a family member.

#### When should you call Europ Assistance South Africa:

- If you have a medical emergency and need first aid guidance and/or the dispatching of emergency medical services.
- For advice on various illnesses such as measles, cancer, sexually transmitted diseases, cardiac disorders etc.

### IMPORTANT

All medical transportation must be authorised by Europ Assistance South Africa. Failure to obtain proper authorisation could result in the member being liable for costs incurred.



## 24Fix Comprehensive Household Assistance

### ELECTRICAL

**We cover maintenance related repairs that can be attributed to:**

- Lightning strike on wiring only (maximum 2 (TWO) metres cable);
- Faulty lights and light fittings within the building;
- Faulty plugs; fittings and circuits
- Replacement of burnt connections and plug points;
- Power failures;
- Faulty distribution boards.
- Faulty earth leakage relays (1 phase and 3 phase);

- General house wiring faults (maximum 2 (TWO) metres cable);
- Main cable faults (maximum 2 (TWO) metres cable);
- Faulty connections to all electrical motors and points (for domestic premises only);
- Faulty light switches;
- Faulty geyser connections, thermostats and elements.

Cover is limited to standard fittings/fixtures, unless imported parts are locally available.

### SPECIFIC EXCLUSIONS

**We will not be liable for:**

- Changing or replacement of light bulbs;
- Repair or replacement of specialised lighting and light fittings (for example: neon lights, low voltage lights, transformers, spots and the like) and/or security, garden, gate lights or any external lights;
- Repair or replacement of intercom and microm systems (including power supply and cabling);
- Repair or replacement of under floor heating (including supply cables);
- Any damage whatsoever as a result of power surge;
- Compliance Certificates and any items required to be attended to in order to comply with an Electrical Certificate of Compliance;
- Loss of neutral causing power surge;
- Refitting or replacement of tiles and paving;
- Repair or maintenance to walls as a result of fault finding;
- Underground electrical fault detection (including hidden cables that are not easily accessible);
- Loss or damage resulting from the withholding or restriction by any service provider to supply power;
- Repairs or replacement of geyser load management systems;
- Parts that are no longer available or where the item is irreparable;
- Upgrades to electrical distributions boards, circuit breakers and earth leakages;
- The complete replacement of electrical distribution boards, circuit breakers and earth leakages.



## 24Fix Comprehensive Household Assistance

### PLUMBING

**We cover maintenance related repairs that may appear in the following areas:**

- Water leaks;
- Tap washers;
- Toilet leaks;
- Toilet rubbers;
- Geyser valves and overflow;
- Burst pipes (maximum 2 (TWO) metres piping);
- Blocked baths, toilets, traps, sinks and drains (this includes the use of a drain machine);

- Shower outlets;
- Seating of taps;
- Water connections (repairs only).

### SPECIFIC EXCLUSIONS

**We will not be liable for:**

- Blockage due to cement, collapsed pipes, extensive tree roots or other foreign objects, which cannot be opened by standard drain equipment;
- Replacement or re-routing of pipes;
- Specialised or imported sanitary ware;
- Replacement of taps;
- Cleaning septic tanks and French Drains;
- Refitting or replacement of tiles and paving;
- Underground water fault detection;
- Burst geyser(s), including any consequential losses – whether direct or indirect – as well as any damage/loss to geyser(s) (valves, thermostats or overflow) which is covered by any other insurance/warranty scheme/maintenance plan;
- Repairs or replacement of geyser load management systems;
- Parts that are no longer available or where the item is irreparable.

## 24Fix Comprehensive Household Assistance

### HOUSEHOLD MOTORS

**We cover maintenance related repairs on the following household motor units and related PC Boards:**

- Pool motors;
- Jacuzzi motors;
- Electric gate motors;
- Electric garage door motors (the supply to the unit and the PC board).



### SPECIFIC EXCLUSIONS

**We will not be liable for:**

- All remote controls receivers and back up batteries;
- Cleaning, repair or replacement of filters;
- Booster pumps;
- Mechanical components such as gear boxes and bearings;
- Gate or garage door rails or runners, springs, tensioners, gear drives, belts and mechanical pumps;
- Loss or damage due to wear and tear;
- Parts that are no longer available or where the item is irreparable;
- Pond motors, i.e Koi.

Cover is limited to standard fittings/fixtures, unless imported parts are locally available.

### APPLIANCES

**We cover maintenance related repairs on the following white appliances:**

- Microwave;
- Tumble dryer;
- Stove;
- Fridge;
- Freezer;
- Washing machine;
- Dishwasher.

### SPECIFIC EXCLUSIONS

**We will not be liable for:**

- Repair or replacement of faulty parts of appliances where the appliance was not in good working order at the commencement date of this insurance;
- Breakdowns as a result of misuse, or items not being operated in accordance with the manufacturer's / installer's design intentions;
- Parts that are no longer available or where the item is irreparable;
- Repair to the external framework, external wiring, cabinet or non-functional cosmetic part of the appliance (including external inlet and outlet piping);
- Changing or replacement of light bulbs;
- Repair or replacement of TV antennas or aerial devices;
- All remote controls receivers and batteries;
- Cleaning, repair or replacement of glass shelving/tops or auxiliary items for example icemakers;
- Routine cleaning of video heads and CD and DVD pick-up eyes;
- Appliances used for commercial, hire or industrial use;
- Gas refill for fridges and freezers;
- Wear and tear (door seals, drive belts and or chains, gearboxes, bearings, flanges, impellers etc);
- Items/parts that are no longer locally available;
- Items/parts that are irreparable;
- Appliances older than eight (8) years of age.

## 24Fix Comprehensive Household Assistance

### ELECTRONICS

**We cover maintenance related repairs on the following brown appliances:**

- TV;
- VCR;
- Hi-Fi; (excluding component systems and speakers);
- DVD.

Cover is limited to standard fittings/fixtures, unless imported parts are locally available.

### SPECIFIC EXCLUSIONS

**We will not be liable for:**

- Repairs carried out by a party other than Europ Assistance SA or one of its duly appointed service providers or repair agents;
- Loss or damage caused by fire, lightning, storm, water, malicious or accidental damage, theft or any risks covered in terms of a standard multi-peril or personal lines insurance policy;
- Consequential loss or damage of any nature;
- The first amount payable and the amount of the claim in excess of the covered limit, as stated on the Schedule of Insurance in respect of each and every event which gives rise to a claim, which amount shall be payable to the service provider on completion of the repair;
- Repair, replacement or breakdown of items or any part thereof that is covered by the manufacturer's/installer's warranty/guarantee, or the National - - Home Builders Registration Council's Warranty Scheme;
- Upgrading of infrastructure;
- Damage occurring in connection with or resulting from aesthetic defects such as cracks, scratches or dents insofar as they do not adversely affect the normal operation of the insured property;
- Breakdown of items or parts recalled or to be recalled by the manufacturer/installer;
- Loss or damage resulting from any commercial or profit-making activity which is conducted from the home unless such activity has been notified to and accepted by Us;
- Damages which may be caused, directly or indirectly, by repairers/sub-contractors to any items/property in the home in the course and scope of repairing the damage/loss;
- Appliances older than 8 (EIGHT) years of age;
- Repairs to DVD recorder hard drives;
- Replacement of LCD/Plasma screens should the screens not be locally available;
- Repair of LCD/Plasma units if the local supplier is unable to provide the parts;
- Parts that are no longer available or where the item is irreparable.