



SasfinHRS Emergency Assist

Main Number: 086 11 11 477

Back Up Number: 083 789 9930

SASFINHRS PRODUCT PROFILE: DOMESTIC POLICIES

Summary –

- Roadside Assistance
- Emergency Medical Assist Access
- Advanced Household/Office Maintenance Assistance
- Home & Convenience Drive
- Panic SOS
- Crime & Security Assist

EMERGENCY ROADSIDE ASSISTANCE

Road Patrols

The objective is to get the beneficiary mobile on the roadside. These services are covered nationally including Lesotho and Swaziland. These services are limited to R500.

Minor Roadside Assist Services Include:

- Change of a flat tyre
- Fuel assistance (approximately 5 litres is covered and cost thereafter will be for the beneficiary's account)
- Jump start for a flat battery (replacement of battery for the beneficiary's account)
- Keys Locked in vehicle -unlocking only; cost of replacing keys is for the beneficiary's account)
- Minor roadside-running repairs related to breakdowns (Coil's, Immobilizers, Fuses and limited assist on fan belts)

**** Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account*

Locksmith Services

In the event that keys are locked inside the beneficiary's vehicle, an accredited locksmith will be dispatched by the call centre, to the incident scene to open the vehicle. The service is limited up to R800. The Service Provider will not cover the cost for repairs, the replacement of a lock or ignition switch or the cutting of keys.

Mechanical / Electrical Breakdowns

The primary objective of the Service Provider is to tow a vehicle to the nearest franchised dealer (if under warranty) or to the nearest repairer. The cost to a maximum of R1 500 per incident is covered (starting from point of dispatch) thereafter a charge of R6.84 per km is applicable and will be charged to the beneficiary.

**** Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account*

Car Hire

In the event that a vehicle has broken down more than 100km from the beneficiary's home, the call centre will pay for 24-hour, group-B car hire for the beneficiary to complete his/her journey or to return home. This service is subject to availability and the driver must be in possession of a valid credit card and driver's license. The service is limited to R500 and includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees and the delivery/collection charges of the vehicle to a maximum of 25km respectively. The cost of fuel will be for the beneficiary's account.

Overnight Accommodation

Instead of the car-rental option, arrangements can be made for overnight accommodation for the driver and four passengers. The service is limited to R500.

Vehicle Repatriation

Should the beneficiary choose the car-rental option and continue his journey while the vehicle is being repaired, the Service Provider will pay towards the costs of providing the beneficiary with a 24-hour, group-B car hire to collect the vehicle after repairs. Alternatively, a flight ticket can be arranged. This service is limited to R500 and includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees, and the delivery /collection charges of the vehicle to a maximum of 25km respectively. The cost of fuel will be for the beneficiary's account.

**** Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account*

Accident Tow

In the event of an accident, the call centre will arrange for the vehicle to be towed to the nearest insurance approved motor body repairer (MBR) from the accident scene.

**** Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account*

Message-Relay Service

In the event of an electrical / mechanical breakdown or an accident, the call centre will on request relay any urgent messages to friends, colleagues or family members to advise them of the beneficiary's circumstances.

Storage

Should it be required, arrangements will be made for the safe storage of the vehicle overnight or weekend to a maximum of 4 days. On the next working day the vehicle will be re-located to the nearest approved dealer or competent repairer. Cost of a second tow will be for the beneficiary's own account.

Mobile Notification Services

As a beneficiary you will receive an SMS notifying you of the update on your active case. The below details will be sent to your mobile phone after lodging a case:

- Name of Primary Case Manager
- Reference Number (ease of calling in and enable anyone of the Assist Agents to intervene or provide further details to the beneficiary)
- Once a Service Provider has been appointed, the responding Service Provider details will be sent along with the ETA
- Any changes made to the case (new Service Provider and additional requests etc.)
- If there is a shift change, the details of your New Case Manager will also be sent

General Terms & Conditions

- Services will only be rendered to validated beneficiaries
- Battery replacement costs are for the beneficiary's account
 - Limited to South African territory only
- Roadside-assistance services are only available in the event that the breakdown or accident occurs within South Africa, Lesotho or Swaziland.
- All services must be authorised, arranged and managed by the call centre. Any costs incurred through arrangements made by the beneficiary without prior authorisation from the call centre, shall not be reimbursed.
- In the event of a mechanical or electrical breakdown, the vehicle is to be towed to the closest franchised dealer or repair centre from the scene of the breakdown.
- The liability only extends to the towing of one vehicle and not a trailer, boat or caravan. Multiple tows (e.g. where you need a trailer, boat or caravan towed) will be for the beneficiary's account. Second Tows will be for the beneficiary's account.
- A Beneficiary will only be entitled to the car hire and overnight accommodation benefits if the vehicle was towed by the service provider.
- An accident shall be defined as damage to one or more body panels (which will require repair in a body shop) as a result of a collision with another vehicle or object. An accident shall also include instances where the engine catches fire, or where impact with a pothole, kerb or pavement results in damage to the suspension, wheels or undercarriage (and not necessarily the body panels), and where it is clear to the beneficiary and the service provider that the damage is of an insurable risk nature, irrespective of whether or not the car is insured. In instances of doubt the service provider shall arbitrate on this latter definition. In the event of the accident being caused by mechanical failure, and in essence where the vehicle under these description is non-driveable, the incident will be considered to be an accident.
- In the event of an accident, the vehicle is to be towed to the closest insurance approved motor body repairer (MBR) from the scene of the accident.

The Beneficiary will not be entitled to service where:

- The vehicle is not in a roadworthy condition
- The vehicle is a motor home or large panel van
- The vehicle has a gross mass exceeding 3.5 tons
- Fault is with a trailer, boat trailer or caravan
- The vehicle is already at a place of repair

The service provider does not refund:

- Labour, overtime or cellular-phone charges, toll-gate fees, call-out fees, weekend levies, storage charges, hitching/salvage/recovery fees and the cost of spare parts
- Repair charges
- Charges for assistance rendered by a private person
- Charges for assistance required due to participation in a motorised-sporting event

HRS Assist covers up to R5 000 per annum per policy.

EMERGENCY MEDICAL ASSIST ACCESS

The following benefits are on an access only basis. These services include:

- Emergency telephonic advice and information - 24 hours, seven days a week
- Referrals to medical practitioners and facilities
- Liaison with next of kin to keep them informed
- Travelling companions for stranded minors (motor vehicle collisions)
- Telephonic medical and travel advice
- Repatriation of mortal remains or local burial

In addition to the general medical advice service, medical operators will guide a person through a medical crisis situation involving you. You will receive emergency advice or have necessary support organised, by utilising the 24-hour Contact Centre Doctor.

This service includes referrals to Crisis lines in case of:

- Poison Hotline – In House
- Suicide Hotline – Life Line
- Rape and HIV Counselling
- Family and Domestic Abuse
- Child Abuse
- Trauma and Bereavement Counselling

For your medical aid or own account:

- Emergency medical response to the scene of an incident
- Emergency medical transportation to the nearest appropriate medical facility

Please note: Medical cover is only valid for emergencies within the borders of South Africa.

HOME/OFFICE & ADVANCED HOUSEHOLD MAINTENANCE ASSISTANCE

HOME/OFFICE ASSISTANCE

Available 24 hours a day 365 days a year

This programme provides you with total peace of mind when encountering problems related to the below incident types.

Emergency Services Notification and Call-out

At your request our Assist Call Centre will relay a notification of emergencies to the Police, Traffic, and Fire Brigade, Ambulance, Security or any other emergency service provider.

The programme shall entail the following services to customers:

1. Plumbers
2. Glaziers
3. Electricians
4. Locksmiths
5. Tree Felling
6. Bee Keepers and Pest Controllers
7. Appliances
8. Motor
9. Other

Terms and Conditions

- Overall limit of four incidents of R3000 per member per annum applies.
- Please note that the call out fee and first hour labour will be covered under the Home Assistance, however the cost of parts and additional labour will be for your own account.
- Where the incident is not considered an emergency that requires immediate attention, we will provide a referral for any specific Service Provider and all costs will be for the member's account.
- The benefit period is one calendar year and the benefit does not accumulate, but is a maximum amount per annum.
- A repair incident is considered per service category, e.g. if an electrician is called out to repair on the distribution board as well as an electrical connection, this is treated as one call out.

ADVANCED HOUSEHOLD MAINTENANCE ASSISTANCE

ELECTRICAL	MOTORS	APPLIANCES	OTHER
Faulty lights	Gates	Microwave ovens	Tree felling
Faulty plugs	Swimming pools	Stoves	Beekeepers
Geyser thermostats	Jacuzzis	Fridges	Handyman
Geyser elements	Garage doors	Freezers	Security consultant
Power failure	Plumbing	Washing machines	Security guard
Distribution boards	Blocked drains	Tumble dryers	
Earth leakage relays	Leaks	Dishwashers	
Stove plates/ elements	Tap washers	Air conditioners	
General house wiring	Toilet rubbers	Electronics	
Main cables	Geyser valves	Televisions	
Light switches	Burst pipes	DVD players	
Burnt plug points	Blocked baths, sinks & taps	Hi-fi's	
Lightning wiring	Shower outlets	VCR's	
Faulty circuits	Water connections	Locksmiths	
		Unlocking of doors	
		Replacements of locks	

*** Please Note: This is a maintenance product and does not cover replacement of appliances, electronics, geysers or any consequential damages etc.

- Sasfin HRS Assist will not be liable for claims which are not reported to the contact centre or where the service provider has not been appointed by Sasfin HRS Assist.
- Repairs are subject to parts being readily available from suppliers.
- The applicable excess and any amounts exceeding the maximum cover must be paid directly to the service provider.
- No hand-held appliances are covered.
- Cover for replacement of locks is limited to one lock per claim.
- Appliances that are older than 10 years are excluded but can be covered on a fee for service basis.
- There is an overall limit of R 4 000.00 per policy per annum.
- Should the claim cost for electrical, plumbing, appliances, motors or electronics be less than R 650.00 incl. VAT (calculated to cover call out and 1st hour labour) NO excess will be applied to the claim.

PRODUCT	MAXIMUM COVER PER CLAIM	NO. OF FAULTS PER CLAIM	EXCESS PER CLAIM
Electrical & Plumbing	R 2,000.00	4	R 280.00
Appliance, Motor, Electronic & Locksmiths		1	R 280.00
Other	R 1,000.00	1	R 280.00

HOME & CONVENIENCE DRIVE SERVICES

Home Drive

Home Drive is available through our friendly call centre or via a Mobile App (if this forms part of the benefit entitlement). The service includes automated SMS communication services, which will SMS the beneficiary's driver's name and mobile number to them on the afternoon of their booking so that, should they wish to change their collection detail, the beneficiary is able to directly contact their driver at any time. The driving team consists of a back-up driver and vehicle, and lead driver who will drive the beneficiary home in their own vehicle or if preferred, in the vehicle dispatched. The back-up driver will follow and collect the lead driver from the beneficiary's house.

Convenience Drive

If the beneficiary requires a driver's assistance to get them from point A to point B in one of the Home Drive vehicles, our professional team of standby drivers will be at their service. Whether the beneficiary is running between meetings, needs an airport transfer, their car has been booked in for a service and they need to be collected from the dealership, or their child needs to be collected from school, they can rely on Home Drive for assistance. Pre-booking of this service 24 hours prior is highly preferred, in order to guarantee pick-up time.

Professional Assistance is guaranteed and the beneficiaries are driven by:

- Drivers who are fluent in English.
- Undergo extensive in-house training
- Have Professional Driving Permits (PdP) which ensures they have a valid license, no criminal record and have bi-annual medicals.
- Smartly dressed & carry mobile phones
- Carry GPS units or up to date map books.
- Are over 25 years and under 65 years of age

Service Centres:

Johannesburg
Pretoria
Cape Town
George
Port Elizabeth
Durban
East London
Nelspruit
Bloemfontein
Stellenbosch

The benefit includes **6 FREE Home and Convenience incidents to a radius of 50km per incident**. Any additional kilometres travelled will be charged at R9.00 per km. Should the beneficiary require additional trips, which are in excess of their annual trip entitlement, the call centre will facilitate the booking on a beneficiary to pay basis. For these trips, the beneficiary will receive a discount on the full fare fee, as follows:

- 1st Trip = R 140 per 30km (additional charge for extra km's still apply)
- 2nd Trip and more = R240 per 30km (additional charge for extra km's still apply)
- Additional fees will be charged to the beneficiary's credit card

Additional passengers/ drop off:

Service is available to a valid beneficiary and limited to their specified vehicles only. Up to 4 additional passengers can be transported at no cost provided that the entire trip is no longer than 50km and takes no longer than 1 hour and are ALL transported to one/main booked address.

An additional cost of R50.00 **per additional /unplanned drop off** will be charged. This arrangement needs to be discussed and authorised by our call centre to ensure efficient planning and upfront payment (warding off the potential threat to our drivers, when carrying cash).

Booking times:

Pre-bookings are preferred and should be arranged prior to 20:00 each day. Ad hoc or last-minute requests (day and night) can be accommodated on a best-effort basis and, beneficiaries should expect a potential time delay of a minimum of one hour. This is subject to the availability of standby team members at the time of requests

Cut-off time for new and last-minute bookings is 02:00

Public holidays – pre-bookings need to be made before 17:00 on the day, prior to the public holiday.

Collection:

- At the specified time and location, the call centre will notify the beneficiary that the pick-up-driver has arrived, at which time the beneficiary will have 15 minutes to meet the driver. After the 15 minutes have lapsed the call centre will notify the beneficiary that the pick-up-driver will be leaving and the trip will be cancelled. The trip will be forfeited if still within the annual benefit entitlement, however should the beneficiary use this at their own cost in excess of their annual limit, cancellation fees will apply.
- A beneficiary may cancel their trip, but will have to pay the cancellation fee if they cancel within certain times.

Cancellation Fees:

- 2 hours prior to booked collection time – Nil Rand
- 1 hour prior to booked collection time – R160.00
- Less than 1 hour – R320.00

Terms & Conditions:

- The beneficiary warrants that they have adequate insurance cover in place in respect of the beneficiary's vehicle and the uses thereof by third party drivers so as to include the service Provider's drivers.
- Subject to two clauses below, the beneficiary hereby indemnifies the Service Provider against direct damages, costs or losses incurred by the Service Provider arising out of any claim by any third party for, or in respect of, injury, death or illness affecting such third party, or any loss or damage to property of such third party caused by the negligence or willful conduct of the Service Provider or its personnel.

- Notwithstanding anything contained herein to the contrary, the Service Provider's total liability for any and all claims (whether in contract or delict) arising out of the provision of the Services shall be limited to R250 000.
- The Service Provider shall not be liable to the beneficiary or any cessionary or third party claiming through or on behalf of the beneficiary for any indirect, special or consequential damages (including loss of profits) arising out of or related to this Agreement or the Services.

PANIC SOS

PANIC SOS

In a panic situation, you never want to be alone! Panic SOS provides you and your loved ones with 24-hour access to your own experienced crisis manager – who will help you through your emergency.

You never have to remember an emergency number again!

Panic SOS is a breakthrough in emergency support – you will never have to remember another emergency number again. Panic SOS has access to every emergency service you may need, as well as access to your own security company, medical information and other useful contacts.

Assistance will be provided on a best effort basis (if the member is accessible by road) through the Panic Button (USSD), by entering this *120*880*4859# as a speed dial contact number, subject to having your mobile number registered. Pushing the 'assist button' will send location details and an alert to an agent whom will dispatch the emergency assistance needed.

This service is only functional subject to the Policy Holder utilizing the USSD string code.

CRIME & SECURITY ASSIST

This is a 24-hour crisis management product to assist the beneficiary in the event of a home invasion. We will assist with the following:

- In the case of the beneficiary's cell phone being stolen from their home in a home invasion, we will provide the beneficiary with a cell phone loaded with pre-paid airtime to the value of R100, which will be couriered to the beneficiary.
- In the case of the beneficiary's vehicle being stolen, we will provide them with Group B car hire for 48 hours to keep them mobile.
- In the case of the beneficiary's credit card being stolen, we will provide the beneficiary with a pre-loaded debit card to the value of R500 to assist the beneficiary in the interim which will be couriered to the beneficiary.
- In the case of the beneficiary's keys being stolen in a home invasion, we will send a locksmith to the beneficiary's house to assist them with their locks, up to the value of R1000 per annum.
- In the case of the beneficiary's home being invaded, we will place a security guard at their house for 24-hours after the event has taken place.
- In case of the beneficiary's home being invaded, we will provide hotel accommodation to the value of R1 000 per annum.

MOBILE APP

The exciting and innovative One Loyalty mobile app will enhance policyholders' experience with SasfinHRS. There are several exciting functions, packaged into a very smart little app to ensure client service excellence!

- Policyholders will be able to view their insurance policies live.
- Additional cover can be requested via the app and your client can include photographs / scanning of license disks to capture relevant data about the vehicle for assessment.
- A built-in panic button to push in case of a roadside emergency. The panic button will send an alert into the call centre to "call back" the client and arrange immediate assistance.
- The ability to lodge a claim notification of incident for motor, home and personal to expedite a claim with step-by-step assistance on the app. This notification includes the ability to scan the barcode on the third parties' vehicle license disk as well as driver's license disk. The data within the barcode is seamlessly decrypted and pre-populated within the app to simplify the process. Policyholders will also be prompted to take the required photo evidence at the scene and these photos will be date and time stamped so as to keep a proper audit trail and enable you to expedite the processing of the claim.
- Policyholders will be able to recommend and refer friends to SasfinHRS.
- You will be able to promote new product offerings and news to your customers who have installed the app.
- Vehicle Pre-inspection – your client will be able to take photos of the front, side and back of the vehicle, scan the vehicle license disk to capture the details of the vehicle e.g. make, model and derivative as well as scanning the driver's license disk to decrypt the driver's details. The full pre-inspection detail will be sent through to your offices via email to assess.
- Home Pre-inspection - your client will be able to take photos of the household items, and capture item values. The full pre-inspection detail will be sent through to your offices via email to assess.
- Secure registration process with One Time Pin sent to Phone and integrated database lookup to ensure the process is seamless.
- Coming soon! An integrated online web portal compatible on tablets, laptops and PC's.

SASFIN HRS PRODUCT PROFILE: COMMERCIAL

Summary –

- Roadside Assistance
- Emergency Medical Access
- Office/Assist and Advanced Maintenance

EMERGENCY ROADSIDE ASSISTANCE

Road Patrols

The objective is to get the beneficiary mobile on the roadside. These services are covered nationally including Lesotho and Swaziland. These services are limited to R500.

Minor Roadside Assist Services Include:

- Change of a flat tyre
- Fuel assistance (approximately 5 litres is covered and cost thereafter will be for the beneficiary's account)
- Jump start for a flat battery (replacement of battery for the beneficiary's account)
- Keys Locked in vehicle -unlocking only; cost of replacing keys is for the beneficiary's account)
- Minor roadside-running repairs related to breakdowns (Coil's, Immobilizers, Fuses and limited assist on fan belts)

**** Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account*

Locksmith Services

In the event that keys are locked inside the beneficiary's vehicle, an accredited locksmith will be dispatched by the call centre, to the incident scene to open the vehicle. The service is limited up to R800. The Service Provider will not cover the cost for repairs, the replacement of a lock or ignition switch or the cutting of keys.

Mechanical / Electrical Breakdowns

The primary objective of the Service Provider is to tow a vehicle to the nearest franchised dealer (if under warranty) or to the nearest repairer. The cost to a maximum of R1 500 per incident is covered (starting from point of dispatch) thereafter a charge of R6.84 per km is applicable and will be charged to the beneficiary.

**** Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account*

Car Hire

In the event that a vehicle has broken down more than 100km from the beneficiary's home, the call centre will pay for 24-hour, group-B car hire for the beneficiary to complete his/her journey or to return home. This service is subject to availability and the driver must be in possession of a valid credit card and driver's license. The service is limited to R500 and includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees and the delivery/collection charges of the vehicle to a maximum of 25km respectively. The cost of fuel will be for the beneficiary's account.

Overnight Accommodation

Instead of the car-rental option, arrangements can be made for overnight accommodation for the driver and four passengers. The service is limited to R500.

Vehicle Repatriation

Should the beneficiary choose the car-rental option and continue his journey while the vehicle is being repaired, the Service Provider will pay towards the costs of providing the beneficiary with a 24-hour, group-B car hire to collect the vehicle after repairs. Alternatively, a flight ticket can be arranged. This service is limited to R500 and includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees, and the delivery /collection charges of the vehicle to a maximum of 25km respectively. The cost of fuel will be for the beneficiary's account.

**** Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account*

Accident Tow

In the event of an accident, the call centre will arrange for the vehicle to be towed to the nearest insurance approved motor body repairer (MBR) from the accident scene.

**** Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account*

Message-Relay Service

In the event of an electrical / mechanical breakdown or an accident, the call centre will on request relay any urgent messages to friends, colleagues or family members to advise them of the beneficiary's circumstances.

Storage

Should it be required, arrangements will be made for the safe storage of the vehicle overnight or weekend to a maximum of 4 days. On the next working day the vehicle will be re-located to the nearest approved dealer or competent repairer. Cost of a second tow will be for the beneficiary's own account.

Mobile Notification Services

As a beneficiary you will receive an SMS notifying you of the update on your active case. The below details will be sent to your mobile phone after lodging a case:

- Name of Primary Case Manager
- Reference Number (ease of calling in and enable anyone of the Assist Agents to intervene or provide further details to the beneficiary)
- Once a Service Provider has been appointed, the responding Service Provider details will be sent along with the ETA
- Any changes made to the case (new Service Provider and additional requests etc.)
- If there is a shift change, the details of your New Case Manager will also be sent

General Terms & Conditions

- Services will only be rendered to validated beneficiaries
- Battery replacement costs are for the beneficiary's account
 - Limited to South African territory only
- Roadside-assistance services are only available in the event that the breakdown or accident occurs within South Africa, Lesotho or Swaziland.
- All services must be authorised, arranged and managed by the call centre. Any costs incurred through arrangements made by the beneficiary without prior authorisation from the call centre, shall not be reimbursed.
- In the event of a mechanical or electrical breakdown, the vehicle is to be towed to the closest franchised dealer or repair centre from the scene of the breakdown.
- The liability only extends to the towing of one vehicle and not a trailer, boat or caravan. Multiple tows (e.g. where you need a trailer, boat or caravan towed) will be for the beneficiary's account. Second Tows will be for the beneficiary's account.
- A Beneficiary will only be entitled to the car hire and overnight accommodation benefits if the vehicle was towed by the service provider.
- An accident shall be defined as damage to one or more body panels (which will require repair in a body shop) as a result of a collision with another vehicle or object. An accident shall also include instances where the engine catches fire, or where impact with a pothole, kerb or pavement results in damage to the suspension, wheels or undercarriage (and not necessarily the body panels), and where it is clear to the beneficiary and the service provider that the damage is of an insurable risk nature, irrespective of whether or not the car is insured. In instances of doubt the service provider shall arbitrate on this latter definition. In the event of the accident being caused by mechanical failure, and in essence where the vehicle under these description is non-driveable, the incident will be considered to be an accident.
- In the event of an accident, the vehicle is to be towed to the closest insurance approved motor body repairer (MBR) from the scene of the accident.

The Beneficiary will not be entitled to service where:

- The vehicle is not in a roadworthy condition
- The vehicle is a motor home or large panel van
- The vehicle has a gross mass exceeding 3.5 tons
- Fault is with a trailer, boat trailer or caravan
- The vehicle is already at a place of repair

The service provider does not refund:

- Labour, overtime or cellular-phone charges, toll-gate fees, call-out fees, weekend levies, storage charges, hitching/salvage/recovery fees and the cost of spare parts

- Repair charges
- Charges for assistance rendered by a private person
- Charges for assistance required due to participation in a motorised-sporting event

EMERGENCY MEDICAL ACCESS

The following benefits are on an access only basis. These services include:

- Emergency telephonic advice and information - 24 hours, seven days a week
- Referrals to medical practitioners and facilities
- Liaison with next of kin to keep them informed
- Travelling companions for stranded minors (motor vehicle collisions)
- Telephonic medical and travel advice
- Repatriation of mortal remains or local burial

In addition to the general medical advice service, medical operators will guide a person through a medical crisis situation involving you. You will receive emergency advice or have necessary support organised, by utilising the 24-hour Contact Centre Doctor.

This service includes referrals to Crisis lines in case of:

- Poison Hotline – In House
- Suicide Hotline – Life Line
- Rape and HIV Counselling
- Family and Domestic Abuse
- Child Abuse
- Trauma and Bereavement Counselling

For your medical aid or own account:

- Emergency medical response to the scene of an incident
- Emergency medical transportation to the nearest appropriate medical facility

Please note: Medical cover is only valid for emergencies within the borders of South Africa.

OFFICE ASSIST AND ADVANCED MAINTENANCE

OFFICE ASSISTANCE

Available 24 hours a day 365 days a year

This programme provides you with total peace of mind when encountering problems related to the below incident types.

Emergency Services Notification and Call-out

At your request our Assist Call Centre will relay a notification of emergencies to the Police, Traffic, and Fire Brigade, Ambulance, Security or any other emergency service provider.

The programme shall entail the following services to customers:

1. Plumbers
2. Glaziers
3. Electricians
4. Locksmiths
5. Tree Felling
6. Bee Keepers and Pest Controllers
7. Appliances
8. Motor
9. Other

Terms and Conditions

- Overall limit of four incidents of R3000 per member per annum applies.
- Please note that the call out fee and first hour labour will be covered under the Office Assistance, however the cost of parts and additional labour will be for your own account.
- Where the incident is not considered an emergency that requires immediate attention, we will provide a referral for any specific Service Provider and all costs will be for the member's account.
- The benefit period is one calendar year and the benefit does not accumulate, but is a maximum amount per annum.
- A repair incident is considered per service category, e.g. if an electrician is called out to repair on the distribution board as well as an electrical connection, this is treated as one call out.

ADVANCED OFFICE MAINTENANCE ASSISTANCE

ELECTRICAL	MOTORS	APPLIANCES	OTHER
Faulty lights	Gates	Microwave ovens	Tree felling
Faulty plugs	Swimming pools	Stoves	Beekeepers
Geyser thermostats	Jacuzzis	Fridges	Handyman
Geyser elements	Garage doors	Freezers	Security consultant
Power failure	Plumbing	Washing machines	Security guard
Distribution boards	Blocked drains	Tumble dryers	
Earth leakage relays	Leaks	Dishwashers	
Stove plates/ elements	Tap washers	Air conditioners	
General house wiring	Toilet rubbers	Electronics	
Main cables	Geyser valves	Televisions	
Light switches	Burst pipes	DVD players	
Burnt plug points	Blocked baths, sinks & taps	Hi-fi's	
Lightning wiring	Shower outlets	VCR's	
Faulty circuits	Water connections	Locksmiths	
		Unlocking of doors	
		Replacements of locks	

*** Please Note: This is a maintenance product and does not cover replacement of appliances, electronics, geysers or any consequential damages etc.

- Sasfin HRS Assist will not be liable for claims which are not reported to the contact centre or where the service provider has not been appointed by Sasfin HRS Assist.
- Repairs are subject to parts being readily available from suppliers.
- The applicable excess and any amounts exceeding the maximum cover must be paid directly to the service provider.
- No hand-held appliances are covered.
- Cover for replacement of locks is limited to one lock per claim.
- Appliances that are older than 10 years are excluded but can be covered on a fee for service basis.
- There is an overall limit of R 4 000.00 per policy per annum.
- Should the claim cost for electrical, plumbing, appliances, motors or electronics be less than R 650.00 incl. VAT (calculated to cover call out and 1st hour labour) NO excess will be applied to the claim.

PRODUCT	MAXIMUM COVER PER CLAIM	NO. OF FAULTS PER CLAIM	EXCESS PER CLAIM
Electrical & Plumbing	R 2,000.00	4	R 280.00
Appliance, Motor, Electronic & Locksmiths		1	R 280.00
Other	R 1,000.00	1	R 280.00

SASFIN HRS PRODUCT PROFILE: HCV COMMERCIAL POLICIES

Summary

- Emergency Roadside Assistance
- Accident Towing Assistance

EMERGENCY ROADSIDE ASSISTANCE

(HCV vehicles exceeding 3500kg's)

Towing Assistance (Up to 250 KM per incident – Covered up to R15 000 per incident)

Should the insured vehicle become disabled as a result of mechanical or electrical breakdown and the technician that was dispatched cannot fulfil the repair on the roadside the vehicle will be towed to the nearest service/repair facility not exceeding a radius of 250 kilometres (covered up to R15 000 per incident within the Republic of South Africa, Swaziland and Lesotho.)

Accident Towing Assistance

In the event of an accident, the call centre will arrange for the vehicle to be towed to the nearest insurance approved motor body repairer (MBR) or beneficiary nominated repairer from the accident scene.

Note: Only Mechanical and Electrical Components on the Rolling Chassis and/or Drive Line are covered.

Tyre replacement assistance (Up to R1 000 per incident)

When a replacement tyre is needed for the vehicle, the cost of the service – call-out to deliver a replacement tyre to the disabled vehicle will be covered up to R1 000 per incident. This benefit does not cover the cost of the actual tyre being replaced nor the fitment thereof.

Mobile mechanic breakdown service (Up to R5 000 per incident)

Should the insured vehicle become disabled as a result of mechanical or electrical breakdown, a mobile mechanic will be dispatched to the vehicle in need of repair. The costs for travel, labour and parts in excess of R5 000 will be for the beneficiary's or drivers own account and is payable to the service provider at the time of incident. Should a Mechanic not be available to assist at the time of incident, towing assistance will be provided up to the towing limit, as mentioned above.

Oil, Fluid and water delivery service (Up to R1 000 per incident)

Should the insured vehicle become disabled as a result of being affected due to the above mentioned reasons, services will be provided. All in excess of R1 000 will be for the beneficiary's own account.

Fuel delivery service (Up to R1 000 per incident)

Should the insured vehicle become disabled as a result of running out of fuel, a supply of fuel will be dispatched to the vehicle in need in order for the vehicle to be able to reach the nearest available fuel station. Call out, 1hour labour and cost of fuel will be covered to a maximum of R1000 per incident only. All costs in excess will be for the beneficiary's or drivers own account and is payable to the service provider at the time of incident.

Lockout/replacement key assistance (Up to R1 000 per incident)

If the beneficiary's keys are locked inside the vehicle, assistance will be provided to gain entry into the vehicle. In the event of the beneficiary's keys being lost and a replacement key is needed, same will be provided to the beneficiary. The costs for travel, labour and parts in excess of R1 000 will be for the beneficiary's own account. Should the logistics around replacing the key not be an available option, towing assistance will be provided up to the maximum limit as mentioned above.

Battery Assistance (Up to R1 000 per incident)

If a battery failure occurs, a jump start will be provided to start the beneficiary's vehicle. In the event that a new battery is needed, one will be delivered to the beneficiary's location. The costs for travel and labour in excess of R1 000 will be for the beneficiary's own account and the cost of the battery will be for the beneficiary's own account.

Winching/extracting assistance (Up to R2 000 per incident)

Provides assistance in extracting the vehicle when stuck in a ditch or other inaccessible area, when such location is within 50 metres of a paved road or highway, covered up to a maximum of 1 hour per vehicle per incident. This benefit does not cover extraction when driving a vehicle off-road or on unpaved highways.

Vehicle protection service (Up to R3 000 per incident)

In the event of an incident, where necessary, the call centre will dispatch an armed response vehicle to the scene in order to protect the vehicle and load until such time as the roadside assistance vehicle or tow truck arrives.

All of the services provided are described herein and are applicable throughout the Republic of South Africa. Only towing assistance will be provided in the additional areas of Swaziland and Lesotho. Please note that this is an Emergency Roadside Assistance Benefits Program and in no way replaces the beneficiary's existing motor insurance policy.

Exclusions

- Vehicles not in a roadworthy condition.
- Any vehicles under 3500kgs with a load on board may require a towing vehicle more suitable to tow a 7 000kgs or 8 000kgs vehicles and as such the beneficiary or driver will be liable for additional tow cost attributed to the towing. This is payable to the Service provider at the time of incident.
- Pre-existing conditions prior to membership activation and/or while membership is suspended.

- Motorcycles, taxicabs and limousines. Recreational Vehicles (RVs), camping trailers, travel trailers, or any vehicles in tow other than a truck tractor trailer and refrigeration units on trucks and trailers.
- Service for any trailer which must be separated from the truck tractor.
- Service to vehicles with expired safety inspection sticker(s), license plate sticker(s), and/or emission sticker(s) where required by law.
- Vehicles located at storage facilities.
- Cost of parts, replacement keys, replacement tyres fluids, lubricants, cost of installation of products, materials, and any additional labour relating to towing.
- Any fees relating to the dismount/mounting of a drive shaft.
- Tyre repair.
- Tyre replacement at any location other than a roadside disablement site.
- Cost of the replacement tyres and its installation.
- Any and all taxes or fines.
- Non-emergency towing or other non-emergency service including but not limited to mounting or removing of any tyres, snow tyres, off-road tyres, chains or similar items.
- Shovelling snow from around a vehicle.
- Service when a vehicle is snowbound in unploughed areas such as snow banks, snowbound driveways or curb side parking.
- Damage or disablement due to flood, fire, or vandalism.
- Towing from or repair work performed at a service station, garage or repair shop.
- Service on a vehicle that is not in a safe condition to be towed or serviced or that may result in damage to the vehicle if towed or serviced.
- Towing by other than a licensed service station or garage, vehicle storage charges, a second tow for the same disablement.
- Extraction as a result of a collision or accident.
- Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc.
- Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law.
- Towing for the purpose of disposal (e.g. salvage facility).
- Towing of vehicle off a boat dock or marina unless such facilities are used for intermodal and ocean freight purposes.
- Transportation for the beneficiary to the vehicle for a service or from the vehicle to another destination after the service has been rendered.
- Covered benefits may not be requested from a residence, dealer or repair facility.
- Coverage shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the vehicle in the commission of a crime.
- Repeated service calls for a vehicle in need of routine maintenance or repair.
- Only one disablement during any seven-day period will be accepted.
- Services received independently without prior authorization.
- Service while at scales/weigh bridges.