

Smartsure Commercial Emergency Assist

Welcome to the Smartsure Assist Programme!

Smartsure Twenty 20 offers members full peace of mind in the event of an Emergency.

Call **086 111 1477**, for assistance in an emergency.

These services are available **24/7/365 days**

SMARTSURE ASSIST PRODUCT PROFILE: COMMERCIAL

- **Emergency Roadside Assistance**
- **Emergency Medical Access**
- **Office and Advanced Office Maintenance Assistance**

EMERGENCY ROADSIDE ASSISTANCE

These services are available 24/7/365

The Call Centre provides immediate access to a team of dedicated case managers, together with a national complement of accredited assistance service providers who will assist with roadside emergencies. The services are only applicable when the service is requested through the Call Centre. Parts, repairs, maintenance services and such other goods and services as indicated below are not included. The Call Centre may, depending on the circumstances, elect to incur the costs of certain items on the member's behalf and recover such costs from the member.

Please note that this product does not constitute an insurance product and the Call Centre therefore does not in any way indemnify the member against losses, liability, expenses or damages suffered.

Vehicles up to 3500kgs

Should the member find themselves stranded because of a vehicle breakdown or an accident, the Call Centre will arrange one of the following services:

Flat Battery

The Call Centre will arrange to have the vehicle jump started. This service will be arranged up to a 60km roundtrip (from starting point to the point of dispatch).

If the Call Centre cannot resolve the problem at the scene, the vehicle will be towed by an appointed Service Provider to the nearest most appropriate place of repair or safety. This service will be arranged up to a limit of 120km (from starting point to the point of dispatch). Additional costs of a battery replacement are not included as part of the service and are for the member's account.

Keys locked in Vehicle

The Call Centre will arrange to open the vehicle and retrieve the car keys. This service will be arranged up to a 60km roundtrip (from starting point to the point of dispatch).

If the Call Centre cannot resolve the problem at the scene, the vehicle will be towed by an appointed Service Provider to the nearest most appropriate place of repair or safety up to a limit of 120km (from starting point to the point of dispatch). Additional costs for repairs are not included as part of the service and are for the member's account.

Flat Tyre

The Call Centre will arrange to have the tyre changed using the member's spare tyre. This service will be arranged up to a 60km roundtrip (from starting point to the point of dispatch).

In the event that there is no spare tyre, the Call Centre will arrange for the vehicle to be towed to the nearest approved repairer or fitment centre. This service will be arranged up to a limit of 120km (from starting point to the point of dispatch).

Run out of fuel

The Call Centre will arrange for fuel to be delivered to the member. The Call Centre will supply up to 10 litres of fuel for the member's account. This service will be arranged up to a 60km roundtrip (from starting point to the point of dispatch) and is limited to 2 incidents per annum. Additional fuel can be arranged at the member's cost.

Winching/Extracting Assistance

Assistance will be provided for extracting the vehicle when accidentally stuck in a ditch or other inaccessible areas, when such location is within 50 metres of a paved road or highway. This service does not include extraction when driving a vehicle off-road or on unpaved highways. Service Provider rates are charged per hour.

Mechanical and Electrical Breakdown

The primary objective of the Service Provider is to tow a vehicle to the nearest franchised dealer (if under warranty). Towing is limited up to a 120km roundtrip (starting from point of dispatch).

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.

Storage

The Call Centre will arrange for the safe storage of the vehicle overnight, public holidays or weekends where necessary. On the next working day, the vehicle will be relocated to the nearest approved dealer or repairer. Second Tows will be for the member's account (this excludes tows that are a continuation of the first tow due to a vehicle that was towed after-hours / over weekends / public holidays).

Transmission of Urgent Messages

The Call Centre will relay messages of delay or changed arrangements to a nominated family member, employee or business colleague at the member's request.

EXTENDED ROADSIDE TRIP INTERRUPTION SERVICES

Should the member find themselves stranded 100km or more from Home or Office because of a vehicle breakdown or an accident, the Call Centre will arrange one of the following services:

Courtesy Transport

A 24-hour, Group B rental vehicle can be arranged for the member by the Call Centre. In order to secure the booking on behalf of the member, the member needs to have a valid driver's licence and credit card.

OR

Hotel Accommodation

The Call Centre will arrange for one night's hotel accommodation for the driver of the vehicle at one of our preferred providers in the area.

ROADSIDE ASSISTANCE TERMS AND CONDITIONS

- Services will only be rendered to validated members.
- Each service will be managed on an individual basis and is highly dependent on traffic, weather and correct information being received.
- Roadside assistance services are only available in the event that the breakdown or accident occurs in South Africa, Lesotho or Swaziland. The Call Centre will not refund breakdown or accident assistance charges for incidents that occur in any other country.
- The service 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 member's account. Second Tows will be for the member's account (this excludes tows that are a continuation of the first tow due to a vehicle that was towed after-hours / over weekends / public holidays).
- Mechanical Breakdown services are offered whether the vehicle breaks down at home, the office or on the road.
- Battery replacement costs are for the member's account.
 - Limited to South African territory only.
- The additional per kilometre rate is subject to change in accordance with fuel price fluctuations.
- All services must be authorised, arranged and managed by the Call Centre. Any costs incurred through arrangements made by the member without prior authorisation from the Call Centre fall outside of the benefit entitlement.
- 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 per the limits specified.
- A member will only be entitled to courtesy transport and overnight accommodation benefits if the vehicle was towed by the service provider and when the member is more than 100 km away from his/her permanent place of residence or business.
- 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 member 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 descriptions 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 per the limits specified.
- The member will be liable for any costs related to the breaking of window glass should there be no other way to gain access to the vehicle to tow.

Exclusions:

- Vehicles not in a roadworthy condition.
- If the total mass of the vehicle exceeds 3500kgs (including the load on board) a more suitable towing vehicle will be needed and as such the member 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.
- Taxicabs and limousines, Recreational Vehicles (RVs), camping trailers, travel trailers, or any vehicles in tow
- 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 such stickers are required by law.
- Vehicles located at storage facilities.
- Cost of parts, replacement keys, replacement tyres, batteries, fluids, lubricants, cost of installation of products, materials, toll fees, 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, tolls 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.
- Vehicles located at a place of repair
- 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 done by other than a licensed service provider, vehicle storage charges or a second tow for the same disablement.
- 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 a vehicle off a boat dock or marina unless such facilities are used for intermodal and ocean freight purposes.
- Transportation for the member to the vehicle for a service or from the vehicle to another destination after the service has been rendered.
- Services may not be requested from a dealer or repair facility.
- Service will not be rendered 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.
- Services received independently without prior authorization.

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 (defined as an insurable risk related to accessing the vehicle) fees and the cost of spare parts.
- Repair charges
- Charges for assistance rendered by a private person or any service provider unless that service provider is appointed by the Call Centre.

- 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 – 24/7
- Referrals to medical practitioners and facilities
- Liaison with next of kin to keep them informed

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

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
- Bereavement Counselling

For the member's 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 Assistance is only valid for emergencies within the borders of South Africa.

OFFICE ASSIST AND ADVANCED OFFICE MAINTENANCE

OFFICE ASSISTANCE

Available 24-hours a day 365-days a year

The Call Centre provides immediate access to a team of dedicated case managers, together with a national complement of accredited assistance Service Providers who will assist with office emergencies. The services are only applicable when the service is requested through the Call Centre. Parts, repairs, maintenance services and such other goods and services as indicated below are not included. The Call Centre may, depending on the circumstances, elect to incur the costs of certain items on the member's behalf and recover such costs from the member.

Please note that this product does not constitute an insurance product and the Call Centre therefore does not in any way indemnify the member against losses, liability, expenses or damages suffered.

The Office Assistance programme provides assistance to the member when they are involved in an Office Emergency. An Office Emergency means any sudden, unexpected and/or unforeseen event at the member's office requiring the immediate and/ or urgent services of a domestic tradesman to limit/ minimize or prevent further damage to the office.

This service is restricted to Office emergencies and only applies to the member's **eligible premises**, within the Republic of South Africa and including outbuildings. The member will be assisted with the first hour call-out and labour per incident for up to 3 incidents per annum.

Emergency Services Notification and Call-out

At the member's request our Assist Call Centre will relay a notification of emergencies to the Police, Traffic, Fire Brigade, Ambulance, Security or any other emergency Service Provider.

***Please note that each service will be managed on an individual basis and is highly dependent on traffic, weather and correct information received i.e. address or area of incident.**

Services Rendered

The Office Assistance programme shall entail the Call Centre arranging the following emergency services to members:

1. Plumbers
2. Glaziers
3. Electricians
4. Locksmiths
5. Tree Felling
6. Bee Keepers
7. Pest Controllers - Borer Beetle /Thatch Lice/ Dust Mites/ Cockroaches /Fleas Fish Moths/ Ants/ Ticks / Bedbugs/ Rodents- ONLY

The services exclude maintenance (of any kind) and the costs of any materials required, which is for the member's account. *Members who have access to the Office Maintenance service should refer to the terms and conditions stipulated for the particular service offering.*

Plumbers

Assistance shall be provided by the Call Centre to members in circumstances where they have requested access to the service where the emergency is any of the following:

- Visible burst water connections and pipes
- Blocked drains, toilets, baths and sinks, causing further damage to the office
- Emergency Geyser overflow, valves (Latco and pressure release) causing loss of hot water and pressure-release problems

Exclusions

- Jacuzzi, swimming pools and borehole pumps
- Leak detection inspections
- Repairs not complying with regulated specifications such as SABS and others
- Leaking taps / toilets
- Replacement of a burst geyser, septic tanks and water supply interruptions to the office
- Any assistance required on the municipality owned property
- The costs of any materials provided by the plumber are excluded and are for the member's own account

Glaziers

- This is a 24-hour help line, offering assistance where a glazier is dispatched to ensure that damaged building glass can be professionally replaced
- Broken or badly cracked windowpanes which could result in access to the office

Exclusions

- No materials are included, and this is for the member's account (e.g. the actual glass etc. is for the member's account)

Electrician

Assistance shall be provided by the Call Centre to members in circumstances where they have requested access to the service where the emergency is any of the following:

- Distribution boards, circuits, main cables causing 100% power failure
- Earth-leakage relays causing 100% power failure
- Geyser connections, and elements, causing 100% power failure
- Plug points causing 100% power failure
- Light fittings or switches causing 100% power failure
- Lightning strikes on wiring causing 100% power failure
- Multiple burnt connections on wiring or plug points causing 100% power failure
- Connections to all electrical motors (e.g. electric gate motor) causing 100% power failure

Exclusions:

- Electric gates and doors
- Jacuzzi, Swimming pool and borehole pumps
- Air conditioners and commercial refrigeration
- Repairs not complying with regulated specifications such as SABS and others
- All electrical motors
- Any assistance required on the municipality owned property
- The costs of any materials provided by the electrician are excluded and are for the member's own account.

Locksmiths:

- If keys are broken off or lost for a main entrance or exit of the office (this includes outbuildings)
- If a person is locked inside the office or any room within the office

Exclusions

- Burglary Incidents - the Call Centre will assist the member by arranging a locksmith, but the member will be liable for the costs of such locksmith and any material provided by the locksmith
- Replacing of damaged locks, padlocks and keys (The member may be assisted at their own cost)

Tree Fellers/Beekeepers and Pest Controllers

Facilitated up to the incident limits only and only within day light hours. Please note that each case will be managed on an individual basis and is highly dependent on visibility, weather and seasonal conditions.

Additional services also included are:

Should a burglary occur, security assistance and guarding services will be provided at the member's request. ***These services will be for the member's own account.***

Estimated Service Times

Urban Areas = average response time is 35 to 80 min (from time of dispatch – 40km to 100km) with the potential of extended response time on weekends only

Rural Areas = average response time is 80 – 240 min (from time of dispatch – in excess of 100km)

ADVANCED HOUSEHOLD MAINTENANCE ASSISTANCE

Electrical	Motors	Appliances	Other
<ul style="list-style-type: none"> • Faulty lights • Faulty Plugs • Geyser Thermostats • Geyser Elements • Power Failure • Distribution Boards • Earth Leakage Relays • Stove Plates/Elements • General House Wiring • Main Cables • Light Switches • Burnt Plug Points • Lightning Wiring • Faulty Circuits 	<ul style="list-style-type: none"> • Gates • Swimming Pools • Jacuzzis • Garage Doors 	<ul style="list-style-type: none"> • Microwave Ovens • Stoves • Fridges • Freezers • Washing Machines • Tumble Dryers • Dishwashers • Air Conditioners 	<ul style="list-style-type: none"> • Tree Felling • Beekeepers • Handyman • Security Consultant • Security Guard
Plumbing	Electronics	Locksmiths	
<ul style="list-style-type: none"> • Blocked Drains • Leaks • Tap Washers • Toilet Rubbers • Geyser Valves • Burst Pipes • Blocked Baths, Sinks & Taps • Shower Outlets • Water Connections 	<ul style="list-style-type: none"> • Televisions • DVD Players • Hi-Fi's • VCR's 	<ul style="list-style-type: none"> • Unlocking of Doors • Replacement of Locks 	

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

- The Service Provider will not be liable for claims which are not reported to the Call Centre or where the Service Provider has not been appointed by the Call Centre.
- Repairs are subject to parts being readily available from suppliers.
- The applicable co-payment and any additional amounts must be paid directly to the Service Provider.
- Hand-held appliances are excluded.
- Appliances for the replacement of locks is limited to one lock per incident.
- Appliances that are older than 10 years are excluded but can be facilitated on a member to pay basis.
- There is an overall limit of R 3000.00 per policy per annum.
- Should the service cost for electrical, plumbing, appliances, motors or electronics be less than R 650.00 (calculated to facilitate the call out and 1st hour labour) NO co-payment will be applied to the incident.

Product	Maximum Cover per service	No. of faults per service type	Co-payment per service
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