

Smartsure Domestic 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: DOMESTIC POLICIES

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

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 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 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.
- 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 ASSIST 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.

HOME & ADVANCED HOUSEHOLD MAINTENANCE ASSISTANCE

HOME ASSISTANCE

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

This service is restricted to home emergencies and only applies to the member's **eligible premises/primary place of permanent residence**, within the Republic of South Africa and used for domestic purposes where specified, 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 Home 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 Home 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 home
- 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 permanent residence
- 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 residence

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 owed 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 house (this includes outbuildings)
- If a person is locked inside the house or any room within the house

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
- Office Premises
- 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 lightsFaulty PlugsGeyser ThermostatsGeyser ElementsPower FailureDistribution BoardsEarth Leakage RelaysStove Plates/ElementsGeneral House WiringMain CablesLight SwitchesBurnt Plug PointsLightning WiringFaulty Circuits	<ul style="list-style-type: none">GatesSwimming PoolsJacuzzisGarage Doors	<ul style="list-style-type: none">Microwave OvensStovesFridgesFreezersWashing MachinesTumble DryersDishwashersAir Conditioners	<ul style="list-style-type: none">Tree FellingBeekeepersHandymanSecurity ConsultantSecurity Guard
Plumbing	Electronics	Locksmiths	
<ul style="list-style-type: none">Blocked DrainsLeaksTap WashersToilet RubbersGeyser ValvesBurst PipesBlocked Baths, Sinks & TapsShower OutletsWater Connections	<ul style="list-style-type: none">TelevisionsDVD PlayersHi-Fi'sVCR's	<ul style="list-style-type: none">Unlocking of DoorsReplacement 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 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

HOME & CONVENIENCE DRIVE SERVICE

Home Drive

The service includes automated SMS communication services, which will SMS the member on the afternoon of their booking should they wish to change their collection detail. The driving team consists of a back-up driver and vehicle, and the lead driver who will drive the member home in their own vehicle. The back-up driver will follow and collect the lead driver from the member's chosen destination.

**This service is available subject to availability in peak periods (Easter Holiday, December, New Year's Eve, Sporting Events etc.).*

**Vehicle make and model cannot be specified.*

Convenience Drive

If the member requires a driver's assistance to get them from point A to point B in one of the Taxi/Cab vehicles, our professional team of standby drivers will be at their service. Whether the member 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 this service for assistance. Pre-booking of this service 24 hours prior is required, in order to guarantee the pick-up time.

**This service is available subject to availability in peak periods (Easter Holiday, December, New Year's Eve, Sporting Events etc.).*

** Vehicle make and model cannot be specified*

** Service is limited to a 4-passenger sedan vehicle including luggage suited to the vehicles maximum capacity.*

Professional assistance is guaranteed and the members 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

The benefit includes 6 (six) free trips Home and Convenience Drive trips to a radius of 50km per incident. Any additional kilometres travelled will be charged at R11.00 per km. Should the member require additional trips, which are in excess of their annual trip entitlement, the Call Centre will facilitate the booking on a member to pay basis. For these trips, the member will receive a discount on the full fare fee, as follows:

- Additional trip charge = R 450.00 per 30km (additional charge of R11.00 per extra km's still applies)
- Additional fees will be charged to the member's credit card.

Additional Passengers Drop Off

Service is available to a valid member 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, takes no longer than 1 hour and ALL passengers are 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 should be arranged prior to 20:00 each day. This is subject to the availability of standby team members at the time of requests.

Collection:

- At the specified time and location, the Call Centre will notify the member that the pick-up-driver has arrived, at which time the member will have 15 minutes to meet the driver. After the 15 minutes have lapsed the Call Centre will notify the member 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 member use this at their own cost in excess of their annual limit, cancellation fees will apply and will be for the member's account.
- A member may cancel their pre-booked trip, but if not cancelled within a two hour notice period, a trip will be taken off from the member's annual limit.

Terms & Conditions

- Home Drive: The member warrants that they have adequate insurance cover in place in respect of the member's vehicle and the uses thereof by third party drivers so as to include the service provider's drivers.
- Subject to the two clauses below, the member hereby indemnifies the service provider against direct and consequential 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.
- Neither the Call Centre nor the Service Provider will be held liable for any direct or consequential loss / damages due to unforeseen circumstances impacting the on time arrival of the Service Provider.
- The Service Provider shall not be liable to the member or any cessionary or third party claiming through or on behalf of the member for any indirect, special or consequential damages (including loss of profits) arising out of or related to this Agreement or the Services.

PANIC SOS

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

Save the USSD *120*880*4859# on your speed dial to use in the event of an emergency.

Location Based Services (LBS) – Panic system

- This service operates across all South African cell phone networks. The services are accessible via a wide range of interfaces such as SMS, MMS, USSD, WAP and the Internet.
- Assistance will be provided on a best effort basis (if the member is accessible by road) through the Panic Button (USSD) saved on their speed dial, and is subject to having their cell phone number provided and registered in advance of the incident
- Member presses the pre-selected speed dial number on their cell phone.
- The member's location is determined via LBS.
- The Call Centre confirms the type of service the member requires inclusive of any medical conditions and next of kin details, if a medical emergency arises.
- The Call Centre responds accordingly and alerts next of kin where applicable.
- This service is only available subject to an active member utilizing the USSD string code provided.
- The Call Centre is not responsible for any direct or consequential damages arising out of the failure of the Panic to activate where such failure is occasioned by a technical fault.

Please Note: This service is only functional subject to the member being registered by submitting the necessary details for successful activation.

CRIME & SECURITY ASSIST

This is a 24-hour crisis management benefit to assist the member in the event of a home invasion. The Call Centre will assist with the following:

- In the case of the member's cell phone being stolen from their home in a home invasion, we will provide the member with a cell phone loaded with pre-paid airtime to the value of R100,

which will be couriered to the member. This component of service only operates during business hours.

- In the case of the member's vehicle being stolen, we will provide them with Group B car hire for 48 hours to keep them mobile. Only with valid Driver's License & Credit Card.
- In the case of the member's credit card being stolen, we will provide the member with a pre-loaded debit card to the value of R500 to assist the member in the interim which will be couriered to the member. This component of service only operates during business hours.
- In the case of the member's keys being stolen in a home invasion, we will send a locksmith to the member's house to assist them with their locks, up to the value of R1 000 per incident. The Service Provider will not cover the cost of the replacement of a lock or the cutting of keys.
- In the case of the member's home being invaded, upon their request we will place a security guard at their house for 24-hours after the event has taken place.
- In the case of the member experiencing an attempted hi-jacking at their main residence, upon the member's request we will place a security guard at their house for 24-hours after the event has taken place.
- In case of the member's home being invaded, we will facilitate hotel accommodation to the value of R1 000 per incident.