

With One Loyalty Assist members can now enjoy some peace of mind in the event of a roadside, home or medical emergency.

Please call (0861 467 846) and one of our consultants will gladly assist you.

1. EMERGENCY ROADSIDE ASSISTANCE

These services are available 24/7/365

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 per incident subject to agreed annual utilisation limits

Services Include:

- Change of one flat tyre per incident where this can be done by the service provider.
- Fuel assistance (the first 5 litres is provided and the cost thereafter will be for the beneficiary's account).
- Flat battery (jump start includes call out and 1 hour labour only. The cost of a battery as well as the replacement will be for beneficiary's own account).
- Keys Locked in vehicle – unlocking only where the type of vehicle allows for this to take place (cost of replacing keys is for the beneficiary's account).
- Minor roadside-running repairs related to breakdowns. This includes mobile solution for coils, immobilizers, fuses and limited assistance on fan belts. This will be provided on a best effort basis and if this service cannot be provided a service provider will tow the vehicle to the nearest appropriate place of repair* 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. This benefit includes the call out and first hour of labour. The Service Provider will not cover the cost for repairs, the replacement of a lock or ignition switch or the cutting of keys. For automatic vehicles stuck in park, where a dolly is required, assistance will be rendered on a member to pay basis.

Mechanical and 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. Towing is limited to the cost of the first 60km round-trip (starting from point of dispatch) thereafter a charge of R6.48 excluding VAT 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 provide for 24-hour, group-B car hire for the beneficiary to complete his or 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 per incident subject to annual utilisation limits. The cost of fuel will be for the beneficiary's account. This service is only available within the borders of South Africa

Overnight Accommodation

An alternative to the car-rental option, is that arrangements can be made for overnight accommodation. The service is limited to R500 per incident.

Vehicle Repatriation

Should the beneficiary choose the car-rental option and continue his or her journey while the vehicle is being repaired, the call centre will arrange 24-hour, group-B car hire to collect the vehicle after the repairs are complete. Alternatively, a flight ticket can be arranged. This service is limited to R500 per incident per beneficiary. 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

Limited to R2 500.00. Charges in excess of R2 500 will be charged to the beneficiary.

In the event of a motor vehicle collision, the call centre will arrange for the vehicle to be towed to the nearest insurance approved motor body repairer (MBR) up to a 60km round-trip (starting from point of dispatch)

** 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 for weekends including public holidays up 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 within the benefit limits. Thereafter the cost of a second tow will be for the beneficiary's own account.

Mobile Notification Services

The beneficiary will receive an SMS notifying them of the update on their active case.

The below details will be sent to the beneficiary's mobile phone after logging a case:

- Once a Service Provider has been appointed, the responding Service Provider details will be sent along with the ETA (estimated time of arrival) to the beneficiary
- Any changes made to the case (new Service Provider and additional requests etc.) sent to beneficiary

General Terms & Conditions

- Services will only be rendered to validated beneficiaries
- 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 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 (this excludes tows that are a continuation of the first tow due to a vehicle that was towed after-hours / over weekends / public holidays).
- Battery replacement costs are for the beneficiary's account and limited to South African territory only
- 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 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 within a 60km round trip.
- A beneficiary will only be entitled to the car hire and overnight accommodation benefits if the vehicle was towed by the service provider and when the beneficiary is more than 100 km away from his 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 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) or beneficiary elected panel beater from the scene of the accident.
- The beneficiary 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

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 (weighing in the excess of 3.5 tons)
- The vehicle has a gross mass exceeding 3.5 tons
- The 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 (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

2. 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 beneficiary. The beneficiary 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
- Bereavement Counselling

For the beneficiary'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 cover is only valid for emergencies within the borders of South Africa.

3. TRAUMA & ASSAULT: 24-hour Emergency Assistance Helpline

In the unfortunate event of a traumatic incident, the 24-hour emergency assistance helpline will provide the member with counselling by trained medical professionals and also provide referrals to psychiatric consultants

4. EMERGENCY HOME Available 24-hours a day 365-days a year

Our Home programme provides assistance to the beneficiary when you are involved in a home Emergency. A home Emergency means any sudden, unexpected and/or unforeseen event at the eligible residence requiring the immediate and/ or urgent services of a domestic tradesman to limit/ minimise or prevent further damage to the home.

This benefit is restricted to home emergencies and only applies to the eligible premises / primary place of permanent residence, within the Republic of South Africa and used for domestic purposes, including outbuildings.

Emergency Services Notification and Call-out

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

Mobile Notification Services

The beneficiary will receive an SMS notifying them of the update on the active case.

The below details will be sent to the beneficiary's mobile phone after lodging a case:

- Once a service provider has been appointed, the responding service provider details will be sent together with the ETA (estimated time of arrival)
- Any changes made to the case (new service provider and additional requests etc.)

**Please note that each benefit will be managed on an individual basis and is highly dependent on traffic, weather and correct information received i.e. Incorrect address or area of incident provided. E.g. for weather - If the client needs assistance with tree felling during a storm, the service provider may not be able to perform his/her duty due to the weather conditions. The heavy rain or hail poses a safety risk and therefore they will only be able to assist when the weather calms.*

The Home programme shall entail the following emergency services to customers:

1. Plumbers
2. Glaziers
3. Electricians
4. Locksmiths
5. Tree Felling
6. Bee Keepers and Pest Controllers
7. Large White Appliances (The call centre will refer the beneficiary to the nearest most appropriate service provider and provide the necessary contact details for the beneficiary to make their own arrangements. The call centre will not be held liable for any loss, damage or costs incurred in the repair process nor is the one-hour labour and call out fee covered)

Terms and Conditions

- Call Centre will facilitate three incidents or R2000 per beneficiary per annum applies.
- Please note that the call out fee and first hour of labour will be covered under Home, however the cost of parts and additional labour will for the beneficiary's own account.
- Where the incident is not considered an emergency that requires immediate attention, the beneficiary will be provided with a referral for any specific service provider and all costs will be for the beneficiary's own 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.
- Benefit excludes MAINTENANCE (Of any kind)

Exclusions:

- Replacing light bulbs
- Adjustment of thermostats
- Any remote controls or access controls
- Normal wear and tear
- Safes

PLUMBERS

Assistance shall be provided to the beneficiary 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 boreholes and borehole pumps; leak detection inspections, repairs not complying with regulated specifications such as SABS and others, leaking taps, replacement of a burst geyser, septic tanks and water supply interruptions to permanent residence

GLAZIERS

- Glazier assistance is a 24-hour help line, offering assistance where a service provider is dispatched to ensure that side glass or building glass can be professionally replaced. Service providers may be able to assist the beneficiary after hours but this is on a best effort basis and subject to availability and safety measures. This service is limited to broken or badly cracked window panes which could result in access to the residence/office.
- No materials (including but not limited to the glass) are covered as this is for the beneficiary's account

ELECTRICIANS

Assistance shall be provided to the beneficiary 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 garage 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 (e.g. electric gate motor); main electrical supply interruptions to permanent residence/office.

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/office.

Exclusions:

Burglary incidents (the beneficiary will be assisted, but is liable for the cost); and garages; padlocks; replacing of damaged locks (the beneficiary will be assisted at his / her own expense); business premises (business premises - Only applicable for Office Assistance).

Additional benefits also included are:

- Tree Fellers/Bee Keepers and Pest Controllers – facilitated up to the per 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.
- Should a break-in occur, security assistance and guarding services will be provided at the beneficiary's request. This will be for the beneficiary's own account.

BEE KEEPERS AND PEST CONTROLLERS

Assistance will be provided for the below pests:

- Ants
- Mice
- Rats
- Flies
- Spiders
- Cockroaches

LARGE APPLIANCES

The call centre will refer the beneficiary to the nearest most appropriate service provider and provide the necessary contact details for the beneficiary to make their own arrangements. The call centre will not be held liable for any loss, damage or costs incurred in the repair process

Partners and benefits may change from time to time.

Terms & Conditions Apply. E&OE.