



KUDA ASSIST
0800 111 252

EMERGENCY ASSISTANCE CALL CENTRE

- 1** ROADSIDE & ACCIDENT
- 2** LIVE 24 ASSIST
- 3** HOME ASSIST
- 4** EMERGENCY MEDICAL SERVICE
- 5** CHAUFFEUR SERVICES
- 6** CRIME VICTIM ASSIST

Policy Holder refers to the main member, including family members, covered under the policy and residing at the risk address. Service provided by Global Choice.



ROADSIDE & ACCIDENT ASSIST

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PATROL ASSISTANCE

- Flat battery - jump start only (replacement of battery will be for the policy holder's account)
- Flat tyre (assistance with changing a tyre - policy holder needs to have a spare tyre available)
- Fuel assistance (limited to five litres per incident)
- Minor roadside - running repairs (electrical, coil, immobilizer etc.)
- Transmission of urgent messages

Annual Limit: Up to R500 per incident or R1000 annually

LOCKSMITHS

- A locksmith will be dispatched in the event where keys (vehicle and home) are locked in a vehicle

Annual Limit: Up to R800 per incident or R1600 annually



ROADSIDE & ACCIDENT ASSIST

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TOW-IN

Tow-in service to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of:

- Mechanical breakdown – We will arrange for the towing of the vehicle to the nearest repairer in a 40km radius
- Electrical breakdown – We will arrange for the towing of the vehicle to the nearest repairer in a 40km radius
- Accident damage – The cost of the tow will be invoiced to the insurer as part of the claim

COURTESY TRANSPORT

Where the vehicle needs to be towed to a repairer, occupants of the vehicle (up to a maximum of two persons) will be transported to a nominated destination. Destination needs to be within a 100km radius of your normal place of residence or work.



ROADSIDE & ACCIDENT ASSIST 0800 111 252

HOTEL ACCOMMODATION

Where the breakdown has occurred outside a radius of 100 km from the place of residence, resulting in an overnight delay, hotel accommodation for the occupants of the vehicle will be arranged (up to a maximum of four persons).

Annual Limit: Cover up to R500 per group per incident or R1000 annually.

CAR RENTAL

Where the breakdown has occurred outside a radius of 100 km from the place of residence, a rental car will be arranged, subject to an occupant qualifying for a rental vehicle in terms of the car rental company's general terms and conditions. The costs incurred will be confined to rental charges, delivery and collection of the hire vehicle, and the vehicle must be surrendered on arrival of the occupant's destination.

Annual Limit: Cover up to R500 per incident or R1000 annually and subject to availability .



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VEHICLE REPATRIATION

In the event of a vehicle being left for repairs, we will pay up to R500 for 24-hour, Group-B car rental or a flight ticket to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to a dealership closer to the occupant's place of residence, the additional tow costs will be supplemented with the costs of car rental or flight.

*Please note: This cover excludes all vehicles over 3 500kg. A policy holder will not be entitled to service where the vehicle is not in a roadworthy condition. Any costs incurred through arrangements made by the policy holder without prior authorization shall not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland.

Annual limit: 2 incidents per category.



HOME ASSIST
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Home Assistance refers to emergency assistance related to the home covered in the policy only and not home maintenance services.

FIXTURES, FITTINGS AND SERVICES

An appropriate repairer (electrician, plumber, locksmith or glazier) will be called out to address the problem at one nominated address.

Limit: Call Out Fee and first hour of labour. Thereafter costs will be for the policy holder.

Please note that all parts and materials used are excluded and will be for the policy holder's account.

Maintenance related issues are not covered.

EMERGENCY SERVICES NOTIFICATION

At the policy holder's request, a notification of an emergency will be sent out to the police, traffic, fire brigade, ambulance, security or any other emergency service provider.

EMERGENCY	WHAT IS COVERED	WHAT IS NOT COVERED
ELECTRICAL	<p>Distribution boards, circuits, main cables causing power failure Earth-leakage relays causing power failure</p> <p>Geyser connections, thermostats and elements</p> <p>Multiple plug points causing power failures</p> <p>Lightning strikes on wiring causing power failures</p> <p>Multiple burnt connections on wiring or plug points causing power failure</p> <p>General House Wiring</p> <p>Connections to all electrical motors causing power failure Municipal connections inside the property causing power failure</p>	<p>Electrical gates and doors</p> <p>Jacuzzi, swimming pool and borehole pumps</p> <p>Air conditioners and commercial refrigeration</p> <p>Repairs not complying with regulated specifications such as SABS and others</p> <p>All electrical motors (electric gate motors etc)</p> <p>White Appliances (Stove, Refrigerator, Dishwasher etc)</p>
PLUMBING	<p>Burst water connections and pipes that are causing further structural damage</p> <p>Overflowing blocked drains (internal & external) that can cause further structural damage</p> <p>Geyser Problems (No hot water – dependent on case circumstances, water pressure, overflowing geyser)</p>	<p>Concealed pipes are not covered.</p> <p>Specialists are not covered e.g Leak Detectors. Specialists are not covered e.g Drain specialists like Roto-Rooter & Drain Surgeon</p> <p>Repairs not complying with regulated specifications such as SABS and others.</p> <p>Replacement of a burst geyser Jacuzzis, swimming pools and boreholes</p> <p>Leaking tap that runs into a basin or shower</p>
LOCKSMITH	<p>If keys are broken off or lost for a main entrance or exit of the house</p> <p>If a child is locked inside the house or any room within the house</p>	<p>Outbuildings and garages</p> <p>Padlocks</p>
GLAZIERS	<p>Any glass that has been damaged or broken and is causing a security risk the policy holder's premises</p>	<p>Mirrors or any specialised glass</p>

For any issues not mentioned above including the sourcing of parts, we will be able to assist the policy holder by means of referrals, but all costs will be for the account of the policy holder.

Annual limit: 3 incidents.



EMERGENCY MEDICAL SERVICE

0800 111 252

MEDICAL ADVICE AND INFORMATION HOTLINE

Medical personnel, including paramedics, nurses and doctors, are available 24 hours a day to provide general medical information and advice. This is an advisory service, as a telephonic conversation does not guarantee an accurate diagnosis.

EMERGENCY MEDICAL ADVICE AND ASSISTANCE HOTLINE

In addition to the general medical advice service, one call to the same number will trigger the medical operators who will guide the policy holder through a medical crisis situation, provide them with emergency advice and organize for them to receive the support they require.

REFERRAL TO CRISIS LINE

Bereavement counselling, HIV counselling, Suicide counselling.



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REFERRALS TO MEDICAL PRACTITIONERS AND FACILITIES

We will refer the policy holder to the nearest medical facility or practitioners.

EMERGENCY MEDICAL RESPONSE TO THE SCENE OF A MEDICAL EMERGENCY

A response vehicle 789 will be dispatched immediately to the scene of a medical emergency where appropriate lifesaving support will be provided to the policy holder(s) and where relevant, the policy holder(s) will be stabilized before transfer is provided to the closest appropriate medical facility.

MEDICAL TRANSPORTATION

In the event of the policy holder experiencing a medical emergency, we will arrange for emergency medical transport to the nearest medical facility capable of providing adequate care. Medical considerations, the degree of urgency, their state and fitness to travel and other considerations, including but not limited to, airport availability, weather conditions and distance to be covered, as assessed by the doctor and support staff, will determine whether transport will be provided by private, medically equipped aircraft, helicopter, regular schedule flight, rail or road.



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INTER-HOSPITAL TRANSFER

If the doctor, in consultation with the attending doctor, determines that treatment should continue at an alternate medical facility (because the necessary treatment cannot be continued at the present facility) we will arrange for transportation to the closest facility where the treatment can be continued after they have been stabilized.

MEDICAL REPATRIATION

In the event of the policy holder's hospitalization outside of their hometown, we will assist in arranging for their repatriation to their hometown once they have been treated.

ESCORTED RETURN OF MINORS

In the event of their children being stranded as a result of their hospitalization, we will arrange for their transportation, under supervision where necessary, into the care of a person nominated by the policy holder.



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COMPASSIONATE VISITS

Should the policy holder be hospitalized outside their hometown for a period exceeding five (5) consecutive days, we will arrange for the transportation of a close relative to visit them.

*Please note: This cover is only valid within the borders of South Africa.

Annual limit: R20 000 per policy



CHAUFFEUR ASSIST

0800 111 252

6 TRIPS PER ANNUM

This product is designed to encourage responsible driving decisions.

Terms and Conditions

Bookings can be arranged between the following hours:

Mondays to Thursdays	17:00 – 01:00
Fridays	15:00 – 03:00
Saturdays	16:00 – 02:00
Sundays	16:00 – midnight



CHAUFFEUR ASSIST

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HOME SAFE CHAUFFEUR

- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban, Cape Town, Nelspruit, Polokwane, Kimberley, Port Elizabeth, East London, George, Bloemfontein and Pietermaritzburg.
- Ad hoc or last minute requests will be accommodated by the Service Provider on a best-effort basis with a maximum expected delay of 90 minutes. This service is subject to the availability of a standby team at the time of the request
- Pre-bookings for public holidays need to be made before 17:00 on the day before the public holiday.
- At the specified time and location, the call centre will notify the policy holder that the pick-up driver has arrived at which time the policy holder will have 15 minutes to meet the driver. After the 15 minutes, the call centre will notify the policy holder that the pick-up driver will be leaving and the trip will be cancelled.
- Cancellation and rescheduling penalties:
 - Two hours prior to booked collection time – None
 - One hour prior to booked collection time – one trip will be deducted from the policy holder's annual benefit



CHAUFFEUR ASSIST
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AIRPORT DRIVE

- We will ensure that the policy holder arrives safely to and from the airport.
- All drivers are in possession of a public driver's permit, carry a cell phone and dress professionally.
- The drivers all speak English.

Terms and Conditions

- Trips can be arranged via the call centre 48 hours before flight
- In the event of the policy holder needing to make a flight change, a 3 hour notice period will be sufficient depending on availability.

Pick up and drop off services are available during the following hours:

Mondays to Sundays 04:00 – 24:00



CHAUFFEUR ASSIST

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- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban, Cape Town, Nelspruit, Polokwane, Kimberley, Port Elizabeth, East London, George, Bloemfontein and Pietermaritzburg.
- This service is only available to the policy holder and his/her direct family.
- When booking a departure drop off it is the policy holder's responsibility to give the correct time to be picked up and to be dropped off for check in and boarding procedures.
- Ad hoc or last minute requests will be accommodated on a best-effort basis with a maximum expected delay of 90 minutes. This Service is subject to the availability of a standby team at the time of the request.



CHAUFFEUR ASSIST

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- Pre-bookings for public holidays need to be made before 17:00 on the day before the public holiday.
- At the specified time and location, the call centre will notify the policy holder that the pick-up driver has arrived at which time they will have 15 minutes to meet the driver. After the 15 minutes, the call centre will notify the policy holder that the pick-up driver will be leaving and the trip will be cancelled. For International flights, additional time will be allocated to make provision for delays. The maximum time allowed is 2 hours.
- Cancellation and rescheduling penalties:
 - Two hours prior to booked collection time – None
 - One hour prior to booked collection time – one trip will be deducted from the policy holder's annual benefit

Terms and Conditions

We will not be responsible for the loss or damage to any of the following:

- Personal items such as cell phones, laptops, i-pads, tablets etc.
- Any luggage being damaged or lost
- Costs incurred due to late arrival or the policy holder missing their flight



CHAUFFEUR ASSIST
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TRAUMA & TREATMENT CHAUFFEUR

Benefits are as follows:

- All drivers are in possession of a public driver's permit, carry a cell phone and dress professionally.
- The drivers all speak English
- Each incident is capped at R500, any costs incurred over and above this will be for the policy holder's account
- This benefit will also apply to transport the policy holder from a medical facility (post cancer treatment) to their house of residence.

Bookings can be arranged between the following hours:

Mondays to Sundays 06:00 - 20:00



CRIME VICTIM ASSIST

0800111252

This product is a 24-hour crisis management tool to assist the policy holder in the event of a hi-jacking or home invasion.

The product offers the following:

- In the case of a stolen cell phone, a cell phone loaded with pre-paid airtime to the value of R200 will be provided
- In the case of a vehicle being stolen, a Group B rental car will be arranged for 48hours
- In the case of a credit card being stolen, a pre-loaded debit card to the value of R500 will be provided
- In the case of keys being stolen in a hi-jacking, we will send a locksmith to the policy holder's house to assist them with their locks, up to the value of R1000 per annum
- In the case a hi-jacking/home invasion at the policy holder's residence, we will place a security guard at their house for 24 hours
- We will provide application forms from Home Affairs if the policy holder's ID book, Passport or Driver's License was stolen or lost in the incident.
- Investigation services to the value of R25 000 to assist with identifying the perpetrators of the incident and recovery of the policy holder's possessions.