

ACCIDENT MANAGEMENT

Accident Management is available 24 hours a day, 7 days a week, 365 days a year and includes the following benefits.

ACCIDENT TOWING

Towing of the vehicle to the nearest approved repairer from the scene of the accident will be covered up to a maximum of R1 500, any additional costs will be for the insurer or the clients account.

2ND ACCIDENT TOW / BREAK-IN TOW / STOLEN AND RECOVERY TOW

Assistance will be provided, however all costs will be for the insurer or the clients account.

ROADSIDE ASSIST

MECHANICAL OR ELECTRICAL BREAKDOWN
Roadside Assistance is available 24 hours a day, 7 days a week,
365 days a year and includes the following benefits:

We arrange to tow the vehicle to the nearest repairer, within a 40 km radius.

Where no reputable repairer is available within a 40km radius we will tow the vehicle to the nearest repairer up to an additional maximum of 160km.

If you are further than 100km from your permanent residence or destination, where available, and at our discretion, we will provide one of the following:

CAR HIRE

A limit of R500 is applicable to this benefit per breakdown. Terms and conditions of the car hire company apply.

• OVERNIGHT ACCOMMODATION

A limit of R500 is applicable to this benefit per breakdown. The provision of accommodation is subject to availability.

REPATRIATION OF VEHICLE

A limit of R1 500 is applicable to this benefit per breakdown. This benefit applies should the vehicle need to be repatriated from the place of repair, on condition that the breakdown was more than 100km from your permanent place of residence or destination.

VEHICLE LOCKSMITH

Cover will be provided for the call-out fee and first hour labour where the keys have been broken or locked inside the vehicle.

FLAT TYRE ASSISTANCE

Cover will be provided for the call-out fee and first hour labour to fit the spare tyre. The cost of the repair or the replacement of the tyre is not covered.

OUT OF FUEL

Cover will be provided for the call-out and first hour labour if you are stranded next to the road as a result of running out of fuel. A service provider will be dispatched to deliver the fuel.

The cost of the fuel will be for your own account.

FLAT BATTERY

If your vehicle won't start due to a flat battery, we will dispatch a service provider to attempt to jump start the vehicle. It should be noted that jump starting could result in damage.

TAXI SERVICE

We will arrange transportation for the occupants of the vehicle in the event of the vehicle having to be towed. The cost of the transportation will be for the clients account.

MESSAGE RELAY SERVICE

The Customer Relations Consultant will contact relatives, employers or colleagues to inform them of any incident if requested by the client.

PLEASE NOTE

- Vehicles over 3 500 kg are not covered
- Smit & Kie Assist will not be held liable for any repairs or towing costs not authorised by the contact centre.

ANNUAL LIMIT

(Accident Management & Roadside Assist) R6 000 per policy.

OFFICE ASSIST

Office Assist is only a phone call away, 24 hours a day, "7 days a week". This service gives our clients direct access to the right resources at the right time.

The benefit covers the cost of the service providers' call out fee and the first hour labour for the following:

- Plumbers
- Glaziers
- Appliances (white goods only)
- Electricians
- Locksmiths

PLEASE NOTE

The product does not cover the following:

- Replacement of parts. This is quoted separately to the client, who will approve
 or reject the repair.
- Appliances older than 8 years.
- Replacement of appliances.
- Municipal connections.
- Repairs outside the client's property.

ANNUAL LIMIT

R 3 000 per policy.

EMERGENCY MEDICAL & TRAUMA ASSIST

Emergency Medical & Trauma Assist will provide you with assistance 24 hours a day, 7 days a week, 365 days a year. In the event of a medical emergency, we will arrange the following:

- Emergency telephonic "911" type medical advice and information.
- Emotional support and tele-counselling.
- · Companionship and or care of stranded minors.
- Repatriation of patient or return of mortal remains.
- Confidential non-emergency medical information and advice.
- R5 000 Admission to hospital guaranteed (refundable by the patient or their medical aid).

At the discretion of the medical service provider:

- Emergency medical response by road or air to the scene of a medical emergency.
- Transfer of the patient to the most appropriate medical facility.
- Transfer of life-saving medication and emergency blood.

ANNUAL LIMIT

R10 000 per policy.

HIV PREVENTION

The possibility of you, a family member or employee coming into contact with HIV/AIDS is not limited to sexual intercourse.

It may be contracted through various means, such as blood transfusion, rape, motor vehicle accidents or other injuries to name a few.

The first 48 hours are critical. Should you receive the correct treatment and medication within this period your risk of contracting the virus decreases significantly.

Should you or a member of your immediate family or employees, in the case of the policy wording, be exposed to HIV, we offer you the following benefits:

- · HIV specialist medical practitioners.
- Access to details of the nearest medical facility where treatment can be administered.
- Unlimited telephonic counselling.
- Two incidents per family per annum.
- Two consultations with qualified personnel.
- Two blood tests per incident.

EEZI ASSIST

There is no need for you to remember our telephone number. You simply press a button on your mobile phone and we call you!

- This benefit is available 24 hours a day, 7 days a week, 365 days a year.
- · Simply register yourself and direct family members mobile numbers on the following link bit.ly/Smit & Kie_Eezi_Assist.
- An activation sms will be sent to your mobile phone which needs to be loaded as a speed dial.
- Should you, or any of the registered persons, need any assistance as specified in your policy wording, simply press the assigned button for 2 seconds and a Customer Experience Ambassador will phone you.*

PLEASE NOTE

The mobile phone needs to have airtime loaded. If you do not have internet access and wish to register or require assistance to register, please call us on 010 593 4242 *The signal is cellphone network dependent.

