

# Bryte Assist

Here to help you 24 hours a day, 7 days a week, 365 days a year.

# 0860 001 121

# Roadside Assistance

Roadside Assistance is a 24-hour roadside emergency service that takes care of minor mechanical breakdowns, flat batteries, tyres or any other related roadside emergency. This service is available to customers within South Africa as well as Namibia, Botswana, Swaziland, Lesotho and Mozambique and includes the following:

#### **Jump-start service**

There is nothing like a flat battery to get you down. Roadside Assistance will send someone over to jump-start your vehicle whether it's at home, in your garage, or on the side of the highway. While we do everything we can to get you up and running, this service does not include the cost of parts, components, lubricants and similar items.

## Tyre change service

Got a flat tyre? We will dispatch a service provider to change it for you at both roadside and non-roadside locations.

And, if you don't have a spare tyre, we will tow your vehicle - at your own cost - to the nearest appropriate place of repair or safekeeping. This service excludes the cost to repair tyres, parts, wheel balancing or similar charges.

# Mechanical and electrical breakdown

Is a mechanical or electrical breakdown proving to be a challenge? Bryte Assist will arrange for your vehicle to be towed to the nearest place of repair or safekeeping. This service is offered at home or on the roadside.

### **Running out of fuel**

Running on empty? If your vehicle runs out of fuel, we will send a friendly service provider equipped with 10 litres of fuel to your rescue. This service is only offered at a roadside location. If you are at home, this service will be for your own account.

### Keys locked in the vehicle

A service provider will be dispatched to unlock the vehicle. The cost of the callout fee and one hour's labour is covered. This service excludes parts, components, keys or key cutting costs, lubricants or similar charges. If a key has broken in the ignition or door, a service provider will be dispatched. If the problem cannot be resolved, the cost of additional services such as a tow-in will be for your account.

Note: If the locksmith is unable to unlock your vehicle, it can, at your request, be towed to the nearest appropriate place of repair or safekeeping on condition that you settle the account with the service provider at the time of the service. If the vehicle operates with a 'smart key' it can be towed to the most appropriate dealer. Costs up to a maximum of R500 will be covered.

# Accommodation and car hire assistance

In the event that a roadside incident occurs 100km away from home, this service will arrange accommodation for one night, a taxi service or rental of a class B vehicle (valid credit card to be produced), all with a maximum of R500. Where a roadside incident occurs 100km away from your residence, the cost of repatriation of the vehicle following the repair will be covered to a maximum of R500 per repatriation (towing or transportation).



# Please take note of the following Roadside Assistance conditions:

- Mechanical or electrical breakdown:
   We will only tow your vehicle to a
   place of safety. You will be required to
   arrange any additional towing from
   this point
- Jump-start service: Certain models that are still under warranty will not be jump-started. They will be towed to the most appropriate place of repair or safekeeping
- Running out of fuel: We will provide you with 10 litres of fuel, free of charge, but this is limited to two incidents per year
- Key locked in the vehicle: If a key has broken in the ignition or the door and the problem cannot be resolved immediately, the cost of additional services such as a tow-in will be for your account

# Roadside Assistance excludes the following:

- Costs incurred as a result of assistance provided after an accident, collision, attempted theft or hijacking will be for your account. These costs must be recovered from your insurance company directly. This is covered only under the accident management benefit
- Vehicles not registered on the contract or policy
- The cost of repair to parts such as new batteries, tyres, locks, keys, etc.
- Vehicles with a mass of more than 3 500kg
- Vehicles not registered under the Road Traffic Act or similar legislation applicable in South Africa
- Recovery of a vehicle (i.e. any cost incurred to move a disabled vehicle)
- Any damage that may be caused by external factors (i.e. potholes, road works, etc.)

#### Roadside Assistance does not cover but offers assistance in one of the following situations. You will however be liable for payment at the time that the service was provided:

- If the vehicle is involved in an accident or collision and needs to be towed, this service can be arranged. This is only covered under the accident management benefit
- If there is an attempted theft or hijacking and the services of a locksmith, tow or similar are required
- Fuel assistance at non-roadside locations
- Lost or stolen keys or keys not locked in the vehicle
- No spare tyre or the required equipment to replace a flat tyre

# Accident Management

It is not easy to think clearly when you have just had an accident. This is where we step in to help. We will make sure that all aspects are handled professionally and the details are taken care of. The following services are offered under the Accident Management facility:

### **Vehicle towing**

If your vehicle is not drivable, we will arrange for the insured vehicle to be towed by an accredited tow operator to the preferred place of repair.

# Transport to your home or place of work

We will find alternative transport for you and your passengers to your home or place of work. If necessary, accommodation will also be provided for one night.

# Immediate access to telephonic legal advice

This service is available to you through our pre-approved panel of legal advisors and includes:

- General legal advice
- On the scene advice
- Obtaining information such as third party details and reports from independent eye witnesses

#### Medical evacuation

If you have a medical crisis and cannot get to a hospital, appropriate transportation such as an ambulance will be arranged.

### **Emergency medical service**

In an emergency, should you be unable to get to a hospital, appropriate transportation such as an ambulance will be arranged. In addition to emergency transportation, the product also offers:

- Emergency telephonic medical advice
- Dispatch of ambulance services (road or flight)
- Arrangements for compassionate visit by a family member
- Arrangements for the escorted return of minors after an accident
- The relaying of information to a family member or acquaintance

# Accident Management excludes assistance for the following:

- The cost of towing if Bryte Assist did not request the service. You will be responsible for payment if the Bryte Assist towing service is not used
- Commercial vehicles
- Vehicles not registered under the Road Traffic Act or similar legislation applicable in South Africa

#### **Personal Health Advisor**

This is a revolutionary healthcare system offering access to a professional assistance service that deals with any health query 24 hours a day, 365 days a year for emergency medical advice, health counselling, stress management and trauma counselling.

#### **Motor Accident Advice**

If you need advice to protect the rights of drivers or injured persons, Bryte Assist will put you in touch with the appropriate lawyer who will help with matters related to, for example, court orders for unlawful or unauthorised removal or towing of your vehicle by pirate operators.

This means that you will receive specialised assistance in accident scene case management, and support with legal matters and claims relating to a collision.

#### **Road Accident Fund**

We will give you all the legal advice you need on how and where to lodge a claim with the Road Accident Fund. We can also put you in touch with a specialist attorney if necessary.

#### **Home Assistance**

Home Assistance is a 24-hour helpline providing assistance for emergency household repairs that need to be carried out within two hours of the call, and that could result in consequential damage. It may also refer to a situation where a customer has no access to essential services such as electricity, hot water or sanitation.

#### Benefits of the Home Assistance service

- Service providers are despatched in the event of electrical and plumbing problems, locksmiths, or if an essential appliance needs to be repaired
- The service provides for three incidents per calendar year or per year from policy inception. Should the customer require additional service over and above the three incident limitation, the customer can contact the service provider and this will be for the customer's account
- This cost includes the call-out and the first hour of labour but excludes costs related to parts
- Assistance will be provided in the event of non-emergency repairs. You will be liable for the cost and must settle directly with the service provider at the time of repair

#### Terms and conditions

- Incidents not attended to on the instruction of a Bryte Assist case manager will not be considered after any repair
- Emergency repairs outside of the domestic dwelling are not included (i.e. office premises, public buildings or outbuildings not attached to the main building, etc.)
- A repair incident is considered per service category (e.g. if an electrician is called out to repair a fault on the distribution board, as well as an electrical connection, this is treated as one call-out)
- If an appliance is still under warranty, it will be referred to the manufacturer for repair
- The benefit period is one calendar year and does not accumulate, but there is a maximum amount per incident
- Service guarantees vary and will be stated on the service provider's invoice

#### **Take Me Home**

Take Me Home is a designated driver service which ensures that you always arrive home safely after a night out with the added convenience of having your vehicle driven home for you safely. Our offering provides you with a convenient means of getting home safely at a time that is convenient to you.

This service is limited to the policyholder or regular driver and two passengers only. Multiple pickups and drops offs are not covered. Collection from one point to a single drop off point within a 50km radius in the following areas only: Johannesburg, Pretoria, Cape Town, Durban, East London, Port Elizabeth and George.



#### Benefits of the Take Me Home service

- We will dispatch a vehicle with two drivers and will drive you home in your vehicle
- Designated drivers are equipped with a cell phone and have access to GPS
- If you exceed the total number of covered incidents for the year, you can still make use of the service but the booking will be facilitated through the designated provider
- Six incidents will be covered per annum
- This service needs to be booked in advance

#### **Geyser Management**

The Geyser Management offering includes 24-hour geyser repairs, replacements and resulting damage.

#### **Inclusions**

## **Electrical repairs**

Distribution boards, circuits, main cables	Earth leakage relays	Geyser connections, thermostats and elements	Plug points causing power failures	General house wiring
Light fittings or switches causing power failures	Lightning strikes on wiring	Burnt connections	Connections to all electrical motors (e.g. electric gate motor)	Municipal connections inside the property

# Plumbing repairs

Visible burst water	Municipal	Blocked drains,	Geyser overflow
connections and	connections inside	toilets, baths and	valves (lacto and
pipes	the property	sinks	pressure release)

## **Locksmith repairs**

If keys have broken off or are lost for the main entrance or exit to a house

# **Appliance repairs**

Fridges	Freezers	Washing machines	
Stoves (only if complete function is lost – if one or more plates are working, it is not			
deemed to be an emergency repair)			

### **Exclusions**

## **Electrical repairs**

Electrical gates and doors	Air conditioners and commercial refrigeration	Geyser solar panels
Jacuzzis, swimming pool or borehole pumps	Repairs not complying with regulated specifications such as SABS and others	

# Plumbing repairs

		Repairs not complying
Jacuzzis, swimming pools	Leak detection and	with regulated
or boreholes	inspection	specifications such as
		SABS and others

## **Locksmith repairs**

Burglar incidents	Outbuildings	Padlocks	Safes
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# **Appliance repairs**

Damage to cosmetic parts (parts not influencing the operation of the appliance)	Repairs to items damaged due to theft, rust, fire or ordinary wear and tear	All appliances not listed above
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#### Contact

## **Registered Address**

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#### **Postal Address**

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#### **Bryte Insurance Company Limited**

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Registration No. 1965/006764/06 | Authorised Financial Services Provider No. 17703