

Lombard Commercial Assist

Lombard Commercial Assist offers members full peace of mind in the event of a Roadside or Medical Emergency.

Call 0861 115 049 for assistance 24/7/365

In the unlikely event of Telkom lines being down, please contact 083 384 0391 for assistance in an emergency

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.

Services Include:

- Change of a flat tyre
- Fuel assistance (the first 5 litres is covered and the cost thereafter will be for the beneficiary's account).
- Flat battery (jump start covered for call out and 1 hour labour. The cost of a battery replacement will be for beneficiary's own account).
- Minor roadside-running repairs related to breakdowns. This includes mobile solution for coils, immobilizers, fuses and limited assistance on fan belts.
- The cost of fuel and parts for beneficiary's own account.

*** 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. The service is limited up to R800. The Service Provider will not cover the cost for repairs, the replacement of a lock or ignition switch or the cutting of keys.

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. The cost of the first 100km round-trip is covered (starting from point of dispatch) thereafter a charge of R6.00 ex 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 arrange and pay 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 and includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees and the delivery or collection charges of the vehicle to a maximum of 25km respectively. The cost of fuel will be for the beneficiary's account.

Overnight Accommodation

Instead of the car-rental option, arrangements can be made for overnight accommodation for the driver and four passengers. The service is limited to R500.

Vehicle Repatriation

Should the beneficiary choose the car-rental option and continue his or her journey while the vehicle is being repaired, the Service Provider will pay towards the costs of providing the beneficiary with a 24-hour, group-B car hire to collect the vehicle after repairs. Alternatively, a flight ticket can be arranged. This service is limited to R500 and includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees, and the delivery/collection charges of the vehicle to a maximum of 25km respectively. 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

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) or beneficiary nominated repairer from the accident scene. The cost of the first 100km round-trip is covered (starting from point of dispatch) thereafter a charge of R6.00 ex 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.**

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. Thereafter the cost of a second tow will be for the beneficiary's own account subject to the beneficiary taking direct control of the vehicle to an alternative destination which results in a second tow being required.

Mobile Notification Services

As a beneficiary you will receive an SMS notifying you of the update on your active case.

The below details will be sent to your mobile phone after lodging a case:

- Name of Primary Case Manager
- Reference Number (ease of calling in and enable anyone of the Assist Agents to intervene or provide further details to the beneficiary)
- Once a Service Provider has been appointed, the responding Service Provider details will be sent along with the ETA
- Any changes made to the case (new Service Provider and additional requests etc.)
- If there is a shift change, the details of your New Case Manager will also be sent

General Terms & Conditions

- Services will only be rendered to validated beneficiaries
- Battery replacement costs are for the beneficiary's account
 - Limited to South African territory only
- Roadside-assistance services are only available in the event that the breakdown or accident occurs within South Africa, Lesotho or Swaziland.
- 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, shall not be reimbursed.
- 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.
- The liability extends to the towing of one vehicle and the trailer or caravan on the policy. Multiple tows (e.g. where the beneficiary requires the vehicle and the trailer or caravan to be towed) will be covered under individual incident limits, subject to the trailer etc. being validated and entitled to service. Second Tows will be for the beneficiary's account.
- A Beneficiary will only be entitled to the car hire and overnight accommodation benefits if the vehicle was towed by the service provider.
- 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-drivable, 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 to the scene of the accident.

The Beneficiary will not be entitled to service where:

- The vehicle, trailer or caravan 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 caused as a result of the trailer, caravan or boat not being in a roadworthy condition
- 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
- Charges for assistance required due to participation in a motorised-sporting event

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.