

ROADSIDE ASSISTANCE

VALUE ADDED PRODUCT & SERVICES STANDARD TERMS & CONDITIONS OF MEMBERSHIP

CALL CENTRE NUMBER 0861 266 662

1. STANDARD TERMS & CONDITIONS OF MEMBERSHIP

TERMS & CONDITIONS

The benefits provided to Guardrisk are service related benefits and not insured benefits.

All benefits have to be delivered in the form of a service whereby the Member has to contact the 24 hour Contact Centre on the dedicated Assistance Number **0861 266 662** in the first instance.

In the event that the Contact Centre is NOT contacted in the first instance – any costs incurred by the Member will be for the Member's own account.

DISCLAIMER

The assistance Service Providers appointed by the Contact Centre are independent contractors. Although every effort is made to monitor the service providers, the responsibility for any loss, damage, defective workmanship, unforeseen, unexpected or unpredictable incidents that occur during the carrying out of any direct or indirect services to the Client remains with the appointed Service Provider.

2. EMERGENCY ROADSIDE ASSISTANCE

Services and related benefits are available to the member 24 hours a day, 365 days a year throughout South Africa, Lesotho & Swaziland, by contacting the 24 Hour Roadside Assistance Service **0861 266 662**.

Roadside Assistance reserves the right to temporarily suspend service to clients who are in a place of safety during severe weather conditions, civil disturbance or national emergencies.

Service Providers

The service providers appointed by Roadside Assistance to deliver services and related benefits are all independent contractors.

Although every effort is made to monitor and assess these service providers, the responsibility of loss, damage or unsatisfactory workmanship remains with the service provider.

Roadside Assistance will, however, make every effort to resolve any dispute that may arise, conditional upon the complaint being received in writing within 10 days of the incident.

Membership / Verification

Prior to rendering any service, Roadside Assistance will validate the membership.

As Guardrisk is unable to supply the Contact Centre with information pertaining to each insured vehicle (i.e. registration number), the Contact Centre will only verify the Commercial Client as confirmed by the caller at the time of the incident. We will assume that in the event of a valid Commercial Client being quoted as the participating client, the vehicle in question is insured through related commercial Guardrisk Policy.

Assistance

Assistance will only be provided where Roadside Assistance was contacted in the first instance. Roadside Assistance will not be liable for any costs incurred should the Member contact a service provider directly.

In the event where Roadside Assistance has requested and authorised a service provider to assist the Member and the Member subsequently contacts an alternative service provider without prior consultation and authorisation from the Contact Centre to do so, Roadside Assistance will hold the Member liable for the costs of both service providers.

The limits of the service are detailed in the Benefit Table. Charges for any services / benefits provided under Roadside Assistance, exceeding the noted limits in the Benefit Summary, will be for the Member's own cost at the prevailing hourly or kilometer rate of the region where the service is rendered.

Eligible Vehicles

Service will be provided for all legally licensed vehicles, having a maximum gross vehicle mass (GVM) of 3 500 kg.

Assistance requirements

The member shall be with the vehicle at the time of service and assistance. Roadside Assistance will not be responsible for any damage or loss from unattended vehicles or previous damage.

If the member's vehicle is still under warranty, Roadside Assistance reserves the right to refer the assistance to the warranty provider. Where Roadside Assistance has provided assistance for a vehicle under warranty the member shall sign an indemnity absolving Roadside Assistance from any warranty dispute.

Roadside Assistance will provide you with the following services as a result of your involvement in a Roadside Emergency, subject to the limits of the benefit table:

Roadside Assistance:

We will arrange for assistance at the roadside, as provided in the benefit table, where the cause of the problem is one of the following:

- **A Flat Tyre:** If you are stranded on the side of the road, whilst away from home due to a flat tyre, we will arrange and pay to have your spare tyre put onto your vehicle.
- **Flat Battery:** If the battery of your vehicle runs down whilst on the road away from home and your vehicle won't start, we will arrange and pay to have your vehicle started where possible.
- **Run out of fuel:** We will provide you with the necessary means to getting fuel, if your vehicle runs out of fuel on the roadside, however, the cost of the fuel is for your account.
- **Locksmith Services:** Should you have locked your keys inside your vehicle whilst away from the office or home, we will send out a Locksmith to attempt to unlock your vehicle.

Mechanical or Electrical Breakdown Tow-In:

Where your vehicle has broken down as a result of mechanical or electrical problems whilst away from home and you are stranded on the side of the road, then we will tow the vehicle to the nearest approved dealer or competent repairer.

Breakdown occurred outside a radius of 100km from your normal place of residence:

- **Courtesy Transport, OR**
Where the vehicle needs to be towed to a repairer, we will arrange and pay up to the amount specified in the benefit table for the occupants of the vehicle (up to a maximum of 6 people) to be transported to a nominated destination, provided that such transportation will only be arranged to one nominated address.
- **Hotel Accommodation, OR**
Where the breakdown has occurred outside a radius of 100 km from your normal place of residence, resulting in an overnight delay, we will arrange and pay up to the amount specified in the benefit table towards hotel accommodation for the occupants of the vehicle (up to a maximum of 6 people).

▪ **Car Rental, OR**

If the circumstances of the problem entitle you to the hotel accommodation benefit but you would prefer to continue with your journey immediately, we will arrange and pay up to an equivalent amount for a rental car to enable you to reach your destination, subject to your qualifying for a rental vehicle in terms of the car rental companies general terms and conditions. All Car Rental companies require a valid credit card to be able to release the vehicle to the Member.

The costs incurred will be confined to rental charges; delivery and collection of the hire vehicle and the first tank of fuel, and the car must be surrendered on arrival at your destination.

▪ **Vehicle Storage:**

If required due to overnight delay, we will arrange and pay up to the amount specified in the benefit table for the safe storage of the vehicle.

Accident Tow-In:

If the vehicle is involved in a motor vehicle accident, we will assist by arranging for a reputable contracted tow truck operator to tow the vehicle either to the nearest most appropriate repairer or to a repairer of the Policyholder's choice.

Procedure for Accident Towing : The Towing Provider to collect Accident Towing Fee directly from Autobody Repairer. The Autobody Repairer will recover towing cost, including repair bill directly from Guardrisk or other related Insurance Company.

Transmission of Urgent Messages:

We will relay messages of delay or changed arrangements to a nominated family member or business colleague at your request.

BENEFIT TABLE	
ROADSIDE ASSISTANCE Maximum of 3 incidents per annum	BENEFIT / LIMIT (per incident)
Flat Tyre / Flat Battery / Locksmith	Call-out + 1 hour labour
Run out of fuel	Call-out (fuel for Member's account)
MECHANICAL / ELECTRICAL BREAKDOWN TOW-IN Maximum of 3 incidents per annum	To the nearest approved dealer or competent repairer up to R3 000 per annum
Breakdown outside a radius of 100km from home (per incident):	
• Courtesy Transport or Hotel Accommodation or Car Rental	R 500
• Safe Storage	R 500
ACCIDENT TOW-IN	To the nearest approved dealer or competent repairer

3. EMERGENCY MEDICAL SERVICE

We will provide a Member with the following services as a result of a Member's involvement in a Motor Vehicle Accident within South Africa

Definitions:

“Bodily Injury” shall mean any accidental, sudden, unforeseen major trauma to the body caused by blunt force or penetration due to a violent event.

“Medical Emergency” means any unforeseen accident or Bodily Injury that requires Emergency Medical Transportation for You to be urgently treated and/or hospitalized at the closest most appropriate Medical Facility.

“Emergency Medical Transportation” means

- i. The provision of emergency medical road or air transportation, whichever is the most appropriate and available, to transport you to the nearest and most suitable Medical Facility where appropriate medical care is available; and
- ii. all cost related to medical care during such transportation.

A. Medical Emergency Evacuation Service :

1. 24 Hour Medical Advice and Information Hotline - Telephonic

Qualified nursing staff are available 24 hours a day to provide general medical information and advice via telephone.

2. 24 Hour Emergency Medical Advice and Assistance Hotline - Telephonic

When You call the Telephonic Emergency Medical Advice and Assistance Hotline, whereby operators will:

- a. guide You through a medical crisis situation;
- b. provide emergency medical advice; and
- c. arrange the support You require via the Medical Emergency Alarm Centre.

3. Emergency Medical Response to the scene of a Medical Emergency (Primary Response)

In the instance of a Medical Emergency, taking logistical constraints into account (e.g. availability of suitable landing sites and prevailing weather conditions), an appropriate road and/or air response will be undertaken utilising an ambulance, a rapid response vehicle or a helicopter whichever is the most medically appropriate - all of which are manned by appropriately qualified and experienced emergency care practitioners, paramedics or doctors. Such transport will be despatched to the scene of a Medical Emergency where appropriate lifesaving support will be provided. If necessary, You will be stabilised before Emergency Medical Transportation is provided.

4. Emergency Medical Transportation – Pre-hospital

In the event of Your involvement in a Medical Emergency, we will arrange and pay for Emergency Medical Transportation where required

For the avoidance of doubt:

- a. You will be transported to a Government hospital (and not a private hospital) in the event that You do not have sufficient and current medical aid cover, or in the event that the Emergency Medical personnel are unable to establish whether You are a paid-up member of a medical aid, e.g. due to the fact that You are unconscious;
- b. The decision as to whether Your circumstances constitute a Medical Emergency for which Emergency Medical Transportation will be provided shall be in the sole and absolute discretion of the Medical Personnel in the Alarm Centre;
- c. The choice of which Medical Facility You are transported to shall be in sole and absolute discretion of the attending Emergency Paramedic Services. You waive any and all claims against Us should You suffer any loss and or damages as a direct or indirect result of the choice of Medical Facility.

- d. Medical considerations including the degree of urgency, Your state and fitness to travel and other relevant considerations including, but not limited to, airport availability, weather conditions and distance to be covered as assessed by the Emergency Medical Alarm Centre doctor and support staff will determine whether Emergency Medical Transportation will be provided by medically equipped fixed wing air ambulance, helicopter, scheduled commercial flight or road ambulance.

4.1. Inter-hospital Transfer

After the initial Emergency Medical Transportation, an Inter-hospital or inter-facility transfer comprises the one-way transportation by road or air ambulance, whichever is most medically appropriate in the opinion of the Emergency Medical Alarm Centre doctor, to a more suitable or appropriate Medical Facility for managing Your condition.

4.1.1. Upgrade Transfer:

If the Emergency Medical Alarm Centre doctor, in consultation with Your attending doctor, determines that You should be transferred and admitted (one way transfer) to an alternate Medical Facility (because the necessary treatment cannot be continued at the present facility) Emergency Medical Alarm Centre will arrange and pay for Your transportation to another Medical Facility which is willing to accept You and where treatment can be provided (after You have been stabilised), subject to the limits specified in the Benefit Table. This service does not include diagnostic transfers for medical procedures or investigations.

4.1.2. Downgrade Transfer:

Transfer to a step-down Medical Facility will only be approved on a medically justified basis as authorised by the Emergency Medical Alarm Centre doctor. This transfer will be to the most appropriate and closest facility to the Medical Facility where You are being treated as an inpatient, and is limited to a single transfer per hospitalisation event.

4.1.3. Medical Repatriation:

In the event that you are hospitalised outside Your home town, (being a distance greater than 100 km from Your ordinary place of residence), Emergency Medical Alarm Centre will arrange and pay, up to the limits specified in the Benefit Table, for Your repatriation to a Medical Facility in or near Your home town provided the provision of such service is, in the sole opinion of the Emergency Medical Alarm Centre doctor, regarded as being medically justified (long term inpatient treatment is required) and that medical supervision is required for such transfer. We will determine the means of transportation and timing of the repatriation in their sole discretion.

4.2. Escorted Return of Minors

In the event of your minor children being stranded as a result of your Hospitalisation whereby the Emergency Medical Transportation was provided through the programme, we will arrange and pay for the transportation of the minor children, under supervision where necessary, into the care of a person nominated by you, within South Africa.

4.3. Compassionate Visit

Should You be hospitalised, whereby the Emergency Medical Transportation was provided through the programme, further than 100km's outside of your ordinary place of residence for a period exceeding five (5) consecutive days, we will arrange and pay up to R2 000 including 15% VAT for the economy class transportation of a close relative to visit you.

YOUR DUTIES

1. You must contact the dedicated number and provide Your membership number, personal particulars, the place and telephone number where You or Your representative can be reached and a brief description of the emergency and the nature of the assistance required.
2. Where You need a medical transfer or relocation You or Your representative must inform 24 Hour Contact Centre of the names, addresses and telephone numbers of the treating hospital, the attending doctor and, if available, Your family doctor.
3. If an emergency requires that You are taken directly to a Medical Facility without first contacting the Dedicated 24 Hour Contact Centre, You must notify the Dedicated 24 Hour Alarm Centre within 72 (seventy two) hours of the Medical Emergency having occurred.
4. If You have a medical aid, the invoice for ambulance transportation will be submitted to Your medical aid for payment.

B. R5 000 Hospital Admission Guarantee

A R5 000 Hospital Admission Guarantee is an automatic and further benefit of the Emergency Ambulance Service, which will allow members to access to appropriate medical facilities, with swift hospital admittance which, if denied or delayed, could result in death.

Prior to admission as an "In-Patient", Private Hospitals and Medical Facilities may require patients - who do not have a Medical Aid or Hospital Plan, or proof thereof - to make a cash deposit payment or demand a bank guaranteed cheque.

In case of a Motor Vehicle Accident, whereby emergency medical response and transportation is requested through the 24 hour contact centre, we will provide a hospital admission guarantee for hospitalisation up to a maximum of R5 000 including 15% VAT per incident.

Please Note:

The intention of the Guaranteed Hospital Admission benefit – an extension of the Emergency Ambulance Service - is to **guarantee** the patient's hospital admission in the event that a deposit payment is required on the day of admittance, following a life threatening medical emergency. This guarantee / admission fee does not pay for in-hospital expenses.

Terms and Conditions

- (i) The admitting hospital must contact the 24-hour call centre to request this guarantee. We will provide a hospital admission guarantee directly to the hospital's admission department for hospitalisation on the day of admittance up to a maximum of R5 000 including 15% VAT per incident
- (ii) This is not a cash benefit claimable by the member
- (iii) The Guaranteed Hospital Admission does not pay for any casualty room, medication or any in-hospital expenses
- (iv) The member cannot claim re-imburement for the R5,000 including 15% VAT deposit guarantee if such expenses are covered by their medical aid
- (v) Should the member have a medical aid, we will claim any deposit paid directly back from the medical aid
- (vi) Should the hospital's requirement for an admission guarantee exceed the R5,000 including 15% VAT, and the member cannot pay the balance of the guarantee, we will provide for an inter-hospital transfer to the closest alternative Medical Facility, at no cost to the member

Medical Repatriation:

In the event of a Member's hospitalisation outside of his ordinary place of residence within the territory, we will repatriate the Member to his ordinary place of residence within the territory: Provided that such repatriation is recommended by the Contact Centre Doctor as being medically justified and requiring medical supervision. We will, in its sole discretion, determine the means of transportation.

Escorted Return of Minors:

In the event of minor children being stranded as a result of a Member's hospitalisation, we will provide transportation, under supervision where necessary, into the care of a person nominated by the Member, within the Territory.

In-hospital Medical Monitoring:

We will monitor a Member's medical condition for the duration of the hospitalisation outside of the Member's ordinary place of residence. If required, we will keep a nominated family member or business colleague informed of the Member's medical progress.

Compassionate Visits:

Should a Member be hospitalised outside his ordinary place of residence for a period exceeding 5 consecutive days, we will arrange and pay up to the limit specified in the Benefit Table for the economy class transportation of a close relative to visit the member.

Repatriation of Mortal Remains:

In the case of a member being fatally injured in a Motor Vehicle Accident, which takes place more than 100km from home, we will arrange and pay up to R5 000 including 15% VAT to repatriate the member back to a Funeral Home near the Member's ordinary place of residence.

BENEFIT TABLE	
	<u>BENEFIT / LIMIT (per incident)</u>
Emergency Medical Advice and Assistance Line	Telephonic Advice Only
Referrals to Crisis Lines	
Referrals to Medical Practitioners & Facilities	
Emergency Response	Full cost-subject to negotiated tariff
Medical Transportation	
Medical Repatriation	
Escorted Return Of Minors	
Repatriation of Mortal Remains	up to R 5 000 including 15% VAT
In-Hospital Medical Monitoring	Service only
Compassionate Visits	up to R 2 000 including 15% VAT