

DOMESTIC ASSIST

call 010 593 4242



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. All 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

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

MECHANICAL OR ELECTRICAL BREAKDOWN

We arrange to tow the vehicle to the nearest repairer, within a 40km 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 to the vehicles' electronics and a tow to the nearest repairer is recommended

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

R3 000 (VAT Incl.) per policy

ADVANCED HOUSEHOLD ASSIST

This comprehensive benefit provides you with assistance for day-to-day household repairs with regards to the following:

Electrical | Motors | Plumbing | Appliances
Electronics | Locksmiths | Other | Relocation

Included in this benefit is assistance with the following:

Tree Felling | Carpet/Upholstery Cleaning | Beekeeping | Fumigation
Handyman | Gutter Cleaning | Rubble/Rubbish Removal | Relocation

TABLE OF BENEFITS

Using our database of approved service providers, we can assist you with the following:*

ELECTRICAL	MOTORS	APPLIANCES	OTHER
Faulty Lights	Gates	Microwave Ovens	Tree Felling
Faulty Plugs	Swimming Pools	Stoves	Beekeepers
Geysers Thermostats	Jacuzzi's	Fridges / Freezers	Handyman
Geysers Elements	Garage Doors	Washing Machines	Rubble/Rubbish Removal
Power Failures	PLUMBING	Tumble Dryers	Carpet/Upholstery Cleaning
Distribution Boards	Blocked Drains	Dishwashers	Fumigation
Earth Leakage Relays	Water Leaks		Gutter cleaning
Faulty Circuits/ Distribution Boards	Geysers Valves and Elements		RELOCATION
Stove Plates / Elements	Blocked and Overflowing Toilets	ELECTRONICS	Moving Company
General House Wiring	Blocked Baths, Sinks and Taps	Televisions	Cleaning Services
Main Cables	Leaking Pipes		Carpet Cleaners
Light Switches	Shower Outlets	LOCKSMITHS	Security Guard
Burnt Plug Points	Water Connections	Unlocking of Doors	Security Consultant
Lighting Wiring		Replacement of Locks	DSTV/TV Installations

* DSTV Installations: not applicable to new installations
The maximum cover per claim, faults per claim and excesses shown on the table below are applicable:

PRODUCT	MAXIMUM COVER PER CLAIM	NO. OF FAULTS PER CLAIM	EXCESS PER CLAIM
Electrical & Plumbing	R2 000	4	R 280
Appliance, Motors Electronics & Locksmiths		1	R 280
Relocation	R1 000	1	R 280
Other	R1 000	1	R 280

PLEASE NOTE

This product does not cover the following:

Appliances Older than 8 years | Replacement of Appliances
Municipal Connections | Repairs Outside of the Clients Property

Annual Limit

R4 000 (VAT Incl.) 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

LEGAL ASSIST

Legal advice and assistance from qualified attorneys on any legal matter.

THIS INCLUDES

- Telephonic legal advice
- 24 Hour legal referral
- Two, 30 minute face to face consultations on referral of the attorney
- Free standard legal documentation

At the discretion of our legal representative. It should be noted that this benefit is intended to provide basic telephonic legal advice and for more technical questions, policyholders may be referred to more qualified legal advisers which may have cost implications to the client

SAFE 'N SOUND

This is a pre-booking designated driver service that will get you home safely if you have been drinking

If you are aware of a function or event where after you may need alternative transport home, you will be driven home in your own vehicle by a designated driver

THIS BENEFIT OFFERS

- 50kms per trip and thereafter a fee per kilometre is payable directly to the driver
- This service is available for 24/7 365 days a year in the following areas:
 - Johannesburg
 - Pretoria
 - Durban
 - Cape Town
- This service is available from 18:00 pm – 02:00 am in the following areas:
 - Port Elizabeth
 - Bloemfontein
 - East London
 - George
 - Nelspruit

ANNUAL LIMIT

6 Trips per policy

CRIME AND SECURITY ASSISTANCE

HOME INVASION

Should you have suffered a home invasion, you will qualify for the following benefits:

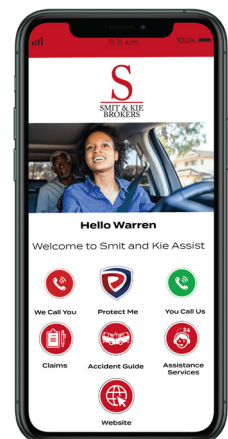
- R1 000 accommodation for you and your family to spend the night
- A cell phone preloaded with airtime will be delivered to you if your cell phone has been stolen
- Car hire for 24/48 hours to be mobile if your vehicle was stolen
General terms and conditions of the car hire company will apply
- R 500 to get by if your cards have been stolen
- If your keys have been stolen, we will send a locksmith to your house up to R1 000

MOBILE APPLICATION

Help 247 offers an intuitive App to make your assistance service experience even easier. The App offers the following:

- "We Call You" Button
You can simply press the button and the Customer Experience Ambassador will phone you back immediately. We will receive your policy information and geo-location from the App
- "You Call Us" Button
This allows you to phone the Customer Experience Centre directly from the App
- "Claims" Button
You can register various claims from the Mobile App
- "Accident Guide"
A step by step guide to collect important information at the scene of an accident
 - * Scan the license disc and drivers license
 - * Add photographs
 - * Collect third party or witness information
- "Assistance Services"
View assist products, history and policy wording

To download the Smit & Kie Assist App, go to your App store and download the Help 247 App. Alternatively follow this link <http://bit.ly/38dCese>, or scan the QR Code. This App is available on Android, Huawei or iOS devices on the App store as Help247





EEZI ASSISTANCE

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_and_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

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**SMIT & KIE
BROKERS**