

## RENASA ASSIST & LIFESTYLE

(For Domestic Policyholders)

Renasa Assist offers members full peace of mind in the event of an Emergency.

Call **0861 628 328** for assistance 24/7/365

In the unlikely event of Telkom lines being down, please contact **083 791 0201** for assistance in an Emergency.

### EMERGENCY ROADSIDE ASSISTANCE

The Call Centre provides immediate access to a team of dedicated case managers, together with a national complement of accredited assistance service providers who will assist with roadside emergencies. The services are only applicable when the service is requested through the Call Centre. Parts, repairs, maintenance services and such other goods and services as indicated below are not included. The Call Centre may, depending on the circumstances, elect to incur the costs of certain items on the member's behalf and recover such costs from the member.

Please note that this product does not constitute an insurance product and the Call Centre therefore does not in any way indemnify the member against losses, liability, expenses or damages suffered.

#### **Vehicles up to 3500kgs**

**Should the member find themselves stranded because of a vehicle breakdown, the Call Centre will arrange one of the following services:**

#### **Flat Battery**

The Call Centre will arrange to have the vehicle jump started. If the Call Centre cannot resolve the problem at the scene, the vehicle will be towed by an appointed Service Provider to the nearest most appropriate place of repair or safety. This service will be arranged up to a 60km roundtrip (from starting point to the point of dispatch).

#### **Keys locked in Vehicle**

The Call Centre will arrange to open the vehicle and retrieve the car keys. This service will be arranged up to a 60km roundtrip (from starting point to the point of dispatch). If the Call Centre cannot resolve the problem at the scene, the vehicle will be towed by an appointed Service Provider to the nearest most appropriate place of repair or safety. This service will be arranged up to a 60km roundtrip (from starting point to the point of dispatch). Additional costs for repairs are not included as part of the service and are for the member's account.

#### **Flat Tyre**

The Call Centre will arrange to have the tyre changed using the member's spare tyre. In the event that there is no spare tyre, the Call Centre will arrange for the vehicle to be towed to the nearest approved repairer or fitment centre. This service will be arranged up to a 60km roundtrip (from starting point to the point of dispatch).

### Run out of fuel

The Call Centre will arrange for fuel to be delivered to the member. The Call Centre will supply up to 10 litres of fuel for the member's account. This service will be arranged up to a 60km roundtrip (from starting point to the point of dispatch) and is limited to 2 incidents per annum. Additional fuel can be arranged at the member's cost.

### Winching/Extracting Assistance

Assistance will be provided for extracting the vehicle when accidentally stuck in a ditch or other inaccessible areas, when such location is within 50 metres of a paved road or highway. This service does not include extraction when driving a vehicle off-road or on unpaved highways. Service Provider rates are charged per hour.

### Mechanical and Electrical Breakdown

The Call Centre will tow the vehicle to the nearest franchised dealer (if under warranty) or to the nearest repairer up to a 60km roundtrip (from starting point to the point of dispatch).

### Accident Tow

When calling the Renasa Assist Line, please listen carefully to all options before making your selection as Accident Related Incidents are diverted to a different Emergency Call Centre. Terms and Conditions are specified in your policy schedule.

### Storage

The Call Centre will arrange for the safe storage of the vehicle overnight, public holidays or weekends where necessary. On the next working day, the vehicle will be relocated to the nearest approved dealer or repairer. Second Tows will be for the member's account (this excludes tows that are a continuation of the first tow due to a vehicle that was towed after-hours / over weekends / public holidays).

### Transmission of Urgent Messages

The Call Centre will relay messages of delay or changed arrangements to a nominated family member, employee or business colleague at the member's request.

## EXTENDED ROADSIDE TRIP INTERRUPTION SERVICES

**Should the member find themselves stranded 100km or more from home because of a vehicle breakdown, the Call Centre will arrange one of the following services:**

### Courtesy Transport

A 24-hour, Group B rental vehicle can be arranged for the member by the Call Centre. In order to secure the booking on behalf of the member, the member needs to have a valid driver's licence and credit card.

**OR**

### Hotel Accommodation

The Call Centre will arrange for one night's hotel accommodation for the driver of the vehicle at one of their preferred providers in the area.

## Roadside Assistance Terms and Conditions

- Services will only be rendered to validated members.
- Each service will be managed on an individual basis and is highly dependent on traffic, weather and correct information being received.
- Roadside assistance services are only available in the event that the breakdown occurs in South Africa, Lesotho or Swaziland. The Call Centre will not refund breakdown assistance charges for incidents that occur in any other country.
- The service only extends to the towing of one vehicle and not a trailer, boat or caravan. Multiple tows (e.g. where you need a trailer, boat or caravan towed) will be for the member's account. Second Tows will be for the member's account (this excludes tows that are a continuation of the first tow due to a vehicle that was towed after-hours / over weekends / public holidays).
- Mechanical Breakdown services are offered whether the vehicle breaks down at home or on the road.
- Battery replacement costs are for the member's account
  - Limited to South African territory only
- The additional per kilometre rate is subject to change in accordance with fuel price fluctuations.
- All services must be authorised, arranged and managed by the Call Centre. Any costs incurred through arrangements made by the member without prior authorisation from the Call Centre fall outside of the benefit entitlement.
- 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 per the limits specified.
- A member will only be entitled to courtesy transport and overnight accommodation benefits if the vehicle was towed by the service provider and when the member is more than 100 km away from his/her permanent place of residence.
- 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 member 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 descriptions is non-driveable, the incident will be considered to be an accident.
- The member will be liable for any costs related to the breaking of window glass should there be no other way to gain access to the vehicle to tow.

## Exclusions

- Accident towing
- Vehicles not in a roadworthy condition.
- If the total mass of the vehicle exceeds 3500kgs (including the load on board) a more suitable towing vehicle will be needed and as such the member or driver will be liable for additional tow cost attributed to the towing. This is payable to the Service provider at the time of incident.

- Taxicabs and limousines, Recreational Vehicles (RVs), camping trailers, travel trailers, or any vehicles in tow such as a truck tractor trailer and refrigeration units on trucks and trailers.
- Service for any trailer which must be separated from the truck tractor.
- Service to vehicles with expired safety inspection sticker(s), license plate sticker(s), and/or emission sticker(s) where such stickers are required by law.
- Vehicles located at storage facilities.
- Cost of parts, replacement keys, replacement tyres, batteries, fluids, lubricants, cost of installation of products, materials, toll fees, and any additional labour relating to towing.
- Any fees relating to the dismount/mounting of a drive shaft.
- Tyre repair.
- Tyre replacement at any location other than a roadside disablement site.
- Cost of the replacement tyres and its installation.
- Any and all taxes or fines.
- Non-emergency towing or other non-emergency service including but not limited to mounting or removing of any tyres, snow tyres, off-road tyres, chains or similar items.
- Shovelling snow from around a vehicle.
- Service when a vehicle is snowbound in unploughed areas such as snow banks, snowbound driveways or curb side parking.
- Damage or disablement due to flood, fire, or vandalism.
- Vehicles located at a place of repair.
- Service on a vehicle that is not in a safe condition to be towed or serviced or that may result in damage to the vehicle if towed or serviced.
- Towing or extraction as a result of a collision or accident.
- Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc.
- Towing at the discretion of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law.
- Towing for the purpose of disposal (e.g. salvage facility).
- Towing of a vehicle off a boat dock or marina unless such facilities are used for intermodal and ocean freight purposes.
- Transportation for the member to the vehicle for a service or from the vehicle to another destination after the service has been rendered.
- Services may not be requested from a dealer or repair facility.
- Service will not be rendered in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the vehicle in the commission of a crime.
- Repeated service calls for a vehicle in need of routine maintenance or repair.
- Services received independently without prior authorization.

#### **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 or any service provider unless that service provider is appointed by the Call Centre.
- 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 member. The member will receive emergency advice or have the necessary support organised, by utilising the 24-hour Contact Centre.

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 member'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 Assistance is only valid for emergencies within the borders of South Africa.

## **EMERGENCY HOME /OFFICE ASSISTANCE**

The Call Centre provides immediate access to a team of dedicated case managers, together with a national complement of accredited assistance service providers who will assist with home/office emergencies. The services are only applicable when the service is requested through the Call Centre. Parts, repairs, maintenance services and such other goods and services as indicated below are not included. The Call Centre may, depending on the circumstances, elect to incur the costs of certain items on the member's behalf and recover such costs from the member.

Please note that this product does not constitute an insurance product and the Call Centre therefore does not in any way indemnify the member against losses, liability, expenses or damages suffered.

**The Home /Office Assistance programme provides assistance to the member when they are involved in a Home / Office Emergency. A Home / Office Emergency means any sudden, unexpected and/or unforeseen event at the member's home / office requiring the immediate and/ or urgent services of a domestic tradesman to limit/ minimize or prevent further damage to the home / office.**

This service is restricted to office / home emergencies and only applies to the member's eligible premises/primary place of permanent residence/Office premises, within the Republic of South Africa and used for domestic/ business purposes where specified, including outbuildings. The member will be assisted with up to 3 incidents per annum.

## Emergency Services Notification and Call-out

At the member's request our Assist Call Centre will relay a notification of emergencies to the Police, Traffic, Fire Brigade, Ambulance, Security or any other emergency service provider.

**\*Please note that each service will be managed on an individual basis and is highly dependent on traffic, weather and correct information received i.e. address or area of incident.**

## Services Rendered

The Home/Office Assistance programme shall entail the Call Centre arranging the following emergency services to members:

1. Plumbers
2. Glaziers
3. Electricians
4. Locksmiths
5. Tree Felling
6. Bee Keepers
7. Pest Controllers - Borer Beetle /Thatch Lice/ Dust Mites/ Cockroaches /Fleas Fish Moths/ Ants/ Ticks / Bedbugs/ Rodents- ONLY

The services exclude maintenance (of any kind) and the costs of any materials required, which is for the member's account.

## Plumbers

Assistance shall be provided by the Call Centre to members in circumstances where they have requested access to the service where the emergency is any of the following:

- Visible burst water connections and pipes
- Blocked drains, toilets, baths and sinks, causing further damage to the home/office
- Emergency Geyser overflow, valves (Latco and pressure release) causing loss of hot water and pressure-release problems

## Geyser and Piping

These services will be fulfilled by the Call Centre, subject to the cover provided in the member's policy schedule. Limits and excesses will apply accordingly.

**Please Note: This is a Renasa Benefit which is subject to the members' building being insured with Renasa Policy Terms and Conditions. This benefit falls outside of the Renasa Assist & Lifestyle Emergency Assistance Programme.**

## Exclusions

- Jacuzzi, swimming pools and borehole pumps
- Leak detection inspections
- Repairs not complying with regulated specifications such as SABS and others
- Leaking taps / toilets
- Replacement of a burst geyser, septic tanks and water supply interruptions to permanent residence/office

- Any assistance required on the municipality owed property
- The costs of any materials provided by the plumber are excluded and are for the member's own account

### Glaziers

- This is a 24-hour help line, offering assistance were a glazier is dispatched to ensure that damaged building glass can be professionally replaced
- Broken or badly cracked window panes which could result in access to the residence/office

### Exclusions

- No materials are included and this is for the member's account (e.g. the actual glass etc. is for the member's account)

### Electrician

Assistance shall be provided by the Call Centre to customers in circumstances where they have requested access to the service where the emergency is any of the following:

- Distribution boards, circuits, main cables causing 100% power failure
- Earth-leakage relays causing 100% power failure
- Geyser connections, and elements, causing 100% power failure
- Plug points causing 100% power failure
- Light fittings or switches causing 100% power failure
- Lightning strikes on wiring causing 100 % power failure
- Multiple burnt connections on wiring or plug points causing 100% power failure
- Connections to all electrical motors (e.g. electric gate motor) causing 100% power failure

### Exclusions:

- Electric gates and doors
- Jacuzzi, Swimming pool and borehole pumps
- Air conditioners and commercial refrigeration
- Repairs not complying with regulated specifications such as SABS and others
- All electrical motors
- Any assistance required on the municipality owed property
- The costs of any materials provided by the electrician are excluded and are for the member's own account.

### Locksmiths:

- If keys are broken off or lost for a main entrance or exit of the house/office (this includes outbuildings)
- If a person is locked inside the house/office or any room within the house/office

### Exclusions

- Burglary Incidents - the Call Centre will assist the member by arranging a locksmith but the member will be liable for the costs of such locksmith and any material provided by the locksmith
- Office premises (Office premises - Only applicable for Office Assistance)

- Replacing of damaged locks, padlocks and keys (The member may be assisted at their own cost)

### Tree Fellers/Bee Keepers and Pest Controllers

Facilitated up to the incident limits only and only within day light hours. Please note that each case will be managed on an individual basis and is highly dependent on visibility, weather and seasonal conditions.

### Additional services also included are:

Should a burglary occur, security assistance and guarding services will be provided at the member's request. *These services will be for the member's own account.*

### Estimated Service Times

**Urban Areas** = average response time is 35 to 80 min (from time of dispatch – 40km to 100km) with the potential of extended response time on weekends only

**Rural Areas** = average response time is 80 – 240 min (from time of dispatch – in excess of 100km)

## HOME AND CONVENIENCE DRIVE

### Home Drive

The service includes automated SMS communication services, which will SMS the member on the afternoon of their booking so that should they wish to change their collection detail. The driving team consists of a back-up driver and vehicle, and the lead driver who will drive the member home in their own vehicle. The back-up driver will follow and collect the lead driver from the member's chosen destination.

\*This service is available subject to availability in peak periods (Easter Holiday, December, New Year's Eve, Sporting Events etc.). Vehicle make and model cannot be specified.

### Convenience Drive

If the member requires a driver's assistance to get them from point A to point B in one of the Taxi/Cab vehicles, our professional team of standby drivers will be at their service. Whether the member is running between meetings, needs an airport transfer, their car has been booked in for a service and they need to be collected from the dealership, or their child needs to be collected from school, they can rely on this service for assistance. Pre-booking of this service 24 hours prior is required, in order to guarantee the pick-up time.

\*This service is available subject to availability in peak periods (Easter Holiday, December, New Year's Eve, Sporting Events etc.). Vehicle make and model cannot be specified.

\* Service is limited to a 4-passenger sedan vehicle including luggage suited to the vehicles maximum capacity.

### Professional assistance is guaranteed and the members are driven by:

- Drivers who are fluent in English
- Undergo extensive in-house training



- Have Professional Driving Permits (PdP) which ensures they have a valid license, no criminal record and have bi-annual medicals
- Smartly dressed & carry mobile phones
- Carry GPS units or up to date map books
- Are over 25 years and under 65 years of age

### Service Centres:

- Johannesburg
- Pretoria
- Cape Town
- George
- Port Elizabeth
- Durban
- East London
- Nelspruit
- Bloemfontein

The benefit includes 6 Home and Convenience Drive trips to a radius of 50km per incident. Any additional kilometres travelled will be charged at R 11.00 per km. Should the member require additional trips, which are in excess of their annual trip entitlement, the call centre will facilitate the booking on a member to pay basis. For these trips, the member will receive a discount on the full fare fee, as follows:

- Additional trip charge = R450.00 per 30 km (additional charge of R 11.00 per extra km still applies)
- Additional fees will be charged to the member's credit card.

### Additional Passengers Drop Off

Service is available to a valid member and limited to their specified vehicles only. Up to 4 additional passengers can be transported at no cost provided that the entire trip is no longer than 50km, takes no longer than 1 hour and are ALL are transported to one/main booked address.

An additional cost of R50.00 per additional /unplanned drop off will be charged. This arrangement needs to be discussed and authorised by our call centre to ensure efficient planning and upfront payment (warding off the potential threat to our drivers, when carrying cash).

### Booking Times

Pre-bookings should be arranged prior to 20:00 each day. This is subject to the availability of standby team members at the time of requests.

### Collection:

- At the specified time and location, the call centre will notify the member that the pick-up-driver has arrived, at which time the member will have 15 minutes to meet the driver. After the 15 minutes have lapsed the call centre will notify the member that the pick-up-driver will be leaving and the trip will be cancelled. The trip will be forfeited if still within the annual benefit entitlement, however should the member use this at their own

cost in excess of their annual limit, cancellation fees will apply and will be for the member's account.

- A member may cancel their pre-booked trip, but if not cancelled within a two hour notice period, a trip will be taken off from the member's annual limit.

## Terms & Conditions

- Home Drive: The member warrants that they have adequate insurance cover in place in respect of the member's vehicle and the uses thereof by third party drivers so as to include the service provider's drivers.
- Subject to the two clauses below, the member hereby indemnifies the service provider against direct and consequential damages, costs or losses incurred by the service provider arising out of any claim by any third party for, or in respect of, injury, death or illness affecting such third party, or any loss or damage to property of such third party caused by the negligence or willful conduct of the service provider or its personnel.
- Neither the call centre nor the service provider will be held liable for any direct or consequential loss / damages due to unforeseen circumstances impacting the on time arrival of the service provider.
- The service provider shall not be liable to the member or any cessionary or third party claiming through or on behalf of the member for any indirect, special or consequential damages (including loss of profits) arising out of or related to this Agreement or the Services.

## BAIL PROTECT

Relief - Recoveries –Assistance

### The Problem

With the police now able to arrest anyone with outstanding traffic fines or traffic offences, the number of people in South Africa who can be arrested and be granted bail for relatively minor traffic offences is increasing. Added to this, the reported cases of unlawful arrest and arrests using unnecessary force are also increasing. The states of our jails are scary to say the least, so the thought of spending any time behind bars is terrifying for anyone. Bail is a legal right, but the problem is that many people are unaware of this right or how to access it.

### Our Solution

We have an innovative service for our members providing assistance in posting bail following arrest for a minor crime. This service assists in exercising your legal right, however, the transgressor still faces the full extent of the law for whatever it is alleged that he/she has done. Our solution is simple and very effective:

- **Relief** – You have peace of mind that we are available 24/7 to post bail on your behalf and thereby ensure that you don't have to spend unnecessary time behind bars.
- **Recoveries** – You don't have to worry about having funds available or being able to access them as we'll post bail of up to R3, 000 on your behalf.

- **Legal Assistance** – Comprehensive legal advice and guidance by our qualified lawyers regarding your arrest and right to obtain bail.

### What do we Offer:

The Bail Protect membership provides assistance in posting bail following arrest for a minor crime. This service assists in exercising your legal right to bail. In addition, Bail Protect undertakes to do all administrative management of the bail from start to finish.

### For the duration of the claim, you receive:

- 24/7 365 days a year call centre support if you are arrested and require bail.
- Comprehensive Legal advice on your rights regarding your arrest and bail.
- Assistance by contacting the police officer on duty to verify the arrest and bail details.
- Contact with your family to advise them of bail assistance.
- Assistance on your behalf where we ensure that we report to the relevant police station to post your bail.
- After bail follow up and assistance.

### You will be covered in typical cases like:

- Road traffic offences such as neglecting to pay speeding fines
- Failure to appear in court to defend such traffic offences (contempt of court)
- Driving while under the influence of alcohol
- Common assault
- Shoplifting or theft where the amount is less than R 2 500
- Fraud where the value involved does not exceed R 2 500
- Drinking in public
- Public disturbance

### Who is entitled to Claim:

- Any Bail Protect member, provided the membership fees are paid and up to date

### How do you claim with us?

Contact the Call Centre and give the particulars of your case. Your membership details will be verified, and you will be given a case number.

- We will contact the officer on duty to verify the arrest and bail details;
- We will SMS you to verify that an agent will be dispatched to post bail;
- We will contact your spouse/partner to advise of bail assistance;
- We will ensure that our agent reports to the relevant police station within 4 hours of receiving bail assistance request;
- We will obtain the original bail receipt from the police official;
- We will contact you one day after your 1st court appearance to determine the outcome;
- We will continue to follow up with you until your matter is finalized in court
- Our lawyers will advise you on any issue regarding your arrest and bail

### Terms and Conditions

- The maximum amount of bail per incident is R3 000. No assistance is available for bail in excess of this amount.

- If bail is granted, you will be asked to accept the terms and conditions (delivery of the receipt and bail and legal costs will be owed to Bail Protect if the policyholder does not appear at court at the allotted time and date).
- The bail will only be paid directly to the courts or government body via cash to the police departments or via attorney trust accounts to the relevant courts.
- The receipt for the bail payment must be given to the service administrator or its appointed agents or posted by registered mail within 24 hours of payment of bail, failing which a penalty of R500 will apply.
- If you do not appear at court on your appointed date, or if you appear but Bail Protect cannot recover the bail loan for whatever reason, you will be liable to pay the service provider the amount of the bail plus any legal costs incurred.

## Limits of Service

### No bail assistance will be provided where:

- the amount of bail exceeds R 3,000
- the crime of which the member is accused is classified as one of the following:
  - Assault with Grievous Bodily Harm
  - Murder or Attempted murder
  - Rape
  - Child abuse
  - Child pornography
  - Dealing in drugs
  - Armed robbery or robbery with aggravating circumstances
  - Treason, sabotage or subversion
- the crime of which the member is accused is classified as one contemplated in Part II or Part III of Schedule 2 of the Criminal Procedure Act, 51 of 1977;
- the Issuing Authority is outside the Republic of South Africa;
- the Issuing Authority is anyone other than an authorized police official as contemplated in Section 59 of the Criminal Procedure Act, 51 of 1977
- the member's fees have not been paid
- a claim has previously been paid under this Agreement where the member did not supply the Administrator with the receipt for the bail within 24 hours of the payment being lodged with the Issuing Authority and/or where the member did not appear in court as per the bail conditions.

## LIFESTYLE BENEFITS

### Your Concierge

Using a comprehensive service provider database, our dedicated consultants are able to refer beneficiaries to the best available services. For your convenience, we offer concierge services for:

- Restaurant bookings
- Kids-referral services
- Entertainment
- Household
- Travel



- Automotive

**Terms and conditions:** One Loyalty acts on behalf of these principles and are not responsible for acts, errors or omissions made by them or their agents. Please note that benefits may not be used in conjunction with any other specials, promotions or loyalty programmes. The terms of use may vary from partner to partner and benefits may change without notice.