

Personal

Assist Products

Keeping you Safe.

Assist Number
0861 778 889

PERSONAL OFFERING

ROADSIDE & ACCIDENT ASSIST

Patrol Assistance

- Flat battery - jump start only (replacement of battery will be for the member's account)
- Flat tyre (assistance with changing a tyre - member needs to have a spare tyre available)
- Fuel assistance (limited to five litres per incident)
- Transmission of urgent messages

Annual Limit: Up to R750.00 per incident or R1500.00 annually

Locksmiths

- A locksmith will be dispatched in the event where keys (vehicle and home) are locked in a vehicle.

Annual Limit: Up to R900 per incident or R1800.00 annually

Tow-in

Tow-in service to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of:

- Mechanical breakdown – We will arrange for the towing of the vehicle to the nearest repairer in a **120km round trip**
- Electrical breakdown – We will arrange for the towing of the vehicle to the nearest repairer in a **120km round trip**
- Accident damage – We will tow the vehicle to the nearest approved panel beater up to the limitations of **120km round trip**.

Courtesy Transport

Where the vehicle needs to be towed to a repairer, occupants of the vehicle (up to a maximum of two persons) will be transported to a nominated destination. The destination needs to be **within a 100km radius of your normal place of residence or work**.

Hotel Accommodation

Where the breakdown has occurred outside a radius of 100 km from the place of residence, resulting in an overnight delay, hotel accommodation for the occupants of the vehicle will be arranged (up to a maximum of four persons).

Limit: Contribution of R500.00 per group per incident or R1000.00 annually

OR

Car Rental

Where the breakdown has occurred outside a radius of 100 km from the place of residence, a rental car will be arranged, subject to an occupant qualifying for a rental vehicle in terms of the car rental company's general terms and conditions. The costs incurred will be confined to rental charges, delivery and collection of the hire vehicle, and the vehicle must be surrendered on arrival the occupant's destination.

Limit: Contribution for up to R500.00 per incident or R1000.00 annually and subject to availability

Vehicle Repatriation

In the event of a vehicle being left for repairs, we will pay **up to R500 for 24-hour, Group-B car rental** or a flight ticket to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to a dealership closer to the occupant's place of residence, the additional tow costs will be supplemented with the costs of car rental or flight.

**Please note: This cover excludes all vehicles over 3 500kg. A member will not be entitled to service where the vehicle is not in a roadworthy condition. Any costs incurred through arrangements made by the member without prior authorization shall not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland.*

Annual limit: 2 Incidents per category per policy



HOME ASSIST/BODY CORP

Home Assistance refers to emergency assistance related to the home covered in the policy only and not home maintenance services.

Limit: Call Out Fee and first hour of labour. Thereafter costs will be for the policyholder.

Please note that all parts and materials used are excluded and will be for the member's account. Maintenance-related issues are not covered.

Call outs

A summary of this product is illustrated in the table below:

	Inclusions	Exclusions
Electrical	<p>Distribution boards, circuits, main cables causing power failure</p> <p>Earth-leakage relays causing power failure</p> <p>Geyser connections, thermostats, and elements</p> <p>Multiple plug points causing power failures</p> <p>Lightning strikes on wiring causing power failures</p> <p>Multiple burnt connections on wiring or plug points causing power failure</p> <p>General House Wiring</p> <p>Connections to all electrical motors causing power failure</p> <p>Municipal connections inside the property causing power failure</p>	<p>Electrical gates and doors</p> <p>Jacuzzi, swimming pool and borehole pumps</p> <p>Air conditioners and commercial refrigeration</p> <p>Repairs not complying with regulated specifications such as SABS and others</p> <p>All electrical motors (electric gate motors etc)</p> <p>White Appliances (Stove, Refrigerator, Dishwasher etc)</p>
Plumbing	<p>Burst water connections and pipes that are causing further structural damage</p> <p>Overflowing blocked drains (internal & external) that can cause further structural damage</p> <p>Geyser Problems (No hot water – dependent on case circumstances, water pressure, overflowing geyser)</p>	<p>Concealed pipes are not covered.</p> <p>Specialists are not covered e.g., Leak Detectors</p> <p>Specialists are not covered e.g., Drain specialist like Roto- Rooter & Drain Surgeon</p> <p>Repairs not complying with regulated specifications such as SABS and others.</p> <p>Replacement of a burst geyser</p> <p>Jacuzzis, swimming pools and boreholes</p> <p>Leaking tap that runs into a basin/sink or shower</p>
Locksmith	<p>If keys are broken off or lost for a main entrance or exit of the house</p> <p>If a child is locked inside the house or any room within the house</p>	<p>Outbuildings, bedrooms and garages</p> <p>Padlocks</p>
Glazier	<p>Any glass that has been damaged or broken and is causing a security risk to your premises</p>	<p>Mirrors or any specialized glass</p>

**Please note: For any other cases not mentioned above and parts, we will be able to assist the member with referrals, but they will be liable for ALL the costs.*

Annual limit: Up to 3 incidents per annum (1st Hour of labour and call out fee)



EMERGENCY MEDICAL SERVICE (Full)

Medical Advice and Information Hotline

Medical personnel, including paramedics, nurses and doctors, are available 24 hours a day to provide general medical information and advice. This is an advisory service, as a telephonic conversation does not permit an accurate diagnosis.

Emergency Medical Advice and Assistance Hotline

In addition to the general medical advice service, one call to the same number will trigger the medical operators who will guide you through a medical crisis situation, provide you with emergency advice and organize for you to receive the support you require.

Referral to Crisis Line

Bereavement counselling, HIV counselling, Suicide counselling.

Referrals to Medical Practitioners and Facilities

We will refer you to the nearest medical facility or practitioners.

Emergency Medical Response to the Scene of a Medical Emergency

An appropriate response will be undertaken whereby a response vehicle will be dispatched immediately to the scene of a medical emergency where appropriate lifesaving support will be provided to the member/s and where relevant, the member/s will be stabilized before transfer is provided to the closest appropriate medical facility.

Medical Transportation

In the event of you experiencing a medical emergency, we will arrange for emergency medical transport to the nearest medical facility capable of providing adequate care. Medical considerations, the degree of urgency, your state and fitness to travel are assessed by the doctor and support staff.

Inter-hospital Transfer

If the doctor, in consultation with the attending doctor, determines that treatment should continue at an alternate medical facility (because the necessary treatment cannot be continued at the present facility) we will arrange for transportation to the closest facility where the treatment can be continued after you have been stabilized.

Medical Repatriation

In the event of your hospitalization outside of your hometown, we will assist in arranging for your repatriation to your hometown once you have been treated.

Escorted Return of Minors

In the event of your children being stranded as a result of your hospitalization, we will arrange for their transportation, under supervision where necessary, into the care of a person nominated by you.

Compassionate Visits

Should you be hospitalized outside your hometown for a period exceeding five (5) consecutive days, we will arrange for the transportation of a close relative to visit you.

**Please note: This cover is only valid within the borders of South Africa.*

Annual limit: R10 000 per policy



CHAUFFEUR SERVICES

HOME SAFE CHAUFFEUR

This product is designed to encourage responsible driving decisions.

Benefits are as follows:

- We will ensure that you and your vehicle arrive home safely. We will dispatch a vehicle with two drivers (where possible) and drive you home in your own car
- All drivers are in possession of a public driver's permit, carry a cell phone and dress professionally. The drivers all speak English
- Each incident is capped at R500 rand, any costs incurred over and above this will be for the client's account

Terms and Conditions:

- The service is available within a 50km Round Trip of city centres in Johannesburg, Pretoria, Durban, Cape Town, Nelspruit, Polokwane, Kimberley, Port Elizabeth, East London, George, Bloemfontein and Pietermaritzburg.

AIRPORT DRIVE

This product is designed to drive you to and from the airport

Benefits are as follows:

- We will ensure that you arrive safely to and from the airport
- All drivers are in possession of a public driver's permit, carry a cell phone and dress professionally. The drivers all speak English

Terms and Conditions:

- Trips can be arranged via the call centre 48 hours before flight.
- In the event where the client needs to make a flight change, a 3-hour notice period will be efficient depending on availability.

- Ad hoc or last-minute requests will be accommodated by the Service Provider on a best-effort basis with a maximum expected delay of 90 minutes. This Service is subject to the availability of a standby team at the time of the request.
- Pre-bookings for public holidays need to be made before 17:00 on the day before the public holiday.
- The driver shall not take any liability for any incidents involving Vehicle scheduled for HSC Assist, GC undertake that any vehicle requesting this service is Comprehensively insured.
- At the specified time and location, the call centre will notify you that the pick-up driver has arrived at which time you will have 15 minutes to meet the driver. After the 15 minutes, the call centre will notify you that the pick-up driver will be leaving, and the trip will be cancelled.
- Cancellation and rescheduling fees:
 - Two hours prior to booked collection time – No Cost
 - One hour prior to booked collection time – one incident will be eliminated

- The service is available within a 50km Round Trip of city centres in Johannesburg, Pretoria, Durban, Cape Town, Nelspruit, Polokwane, Kimberley, Port Elizabeth, East London, George, Bloemfontein and Pietermaritzburg.
- This service is only available to the insured and his/her direct family.
- When booking a departure drop off it is the client's responsibility to give the correct time to be picked up and to be dropped off for check in and boarding procedures.
- Ad hoc or last-minute requests will be accommodated by the Service Provider on a best-effort basis with a maximum expected delay of 90 minutes. This Service is subject to the availability of a standby team at the time of the request.



- Pre-bookings for public holidays need to be made before 17:00 on the day before the public holiday.
- At the specified time and location, the call centre will notify you that the pick-up driver has arrived at which time you will have 15 minutes to meet the driver. After the 15 minutes, the call centre will notify you that the pick-up driver will be leaving, and the trip will be cancelled. For

International flights, additional time will be allocated to make provision for delays. The maximum time allowed is 2 hours.

- Cancellation and rescheduling fees:
 - Two hours prior to booked collection time – No Cost
 - One hour prior to booked collection time – one incident will be eliminated.

TRAUMA TREATMENT CHAUFFEUR

This product is designed to get you from and to home after any trauma or treatment session should you not have available transport.

Benefits are as follows:

- All drivers are in possession of a public driver's permit, carry a cell phone and dress professionally. The drivers all speak English.
- Each incident is capped at R500 rand, any costs incurred over and above this will be for the client's account.
- This benefit will also apply to transport the insured from a medical facility (post cancer treatment) to their house of residence.

Terms and Conditions:

Please note the Assist and it select partner and service providers are not responsible for the loss or damage to any of the following:

- Personal items such as cell phones, laptops, I-pads, tablets etc

- Any luggage being damage or loss
- Cost on late arrival and or missing your flight due to natural disasters, traffic, law-enforcement road blocked etc.
- The service is available within a 50km Round Trip of city centres in Johannesburg, Pretoria, Durban and Cape Town.
- At the specified time and location, the call centre will notify you that the pick-up driver has arrived at which time you will have 15 minutes to meet the driver. After the 15 minutes, the call centre will notify you that the pick-up driver will be leaving, and the trip will be cancelled.
- Cancellation and rescheduling fees:
 - Two hours prior to booked collection time – No Cost
 - One hour prior to booked collection time – one incident will be eliminated.

Annual limit: 6 Trips per policy per year



CRIME VICTIM ASSIST

This product is a 24-hour crisis management tool to assist you in the event of a hi-jacking or home invasion.

The product offers the following:

- In the case of stolen cell phone, a cell phone loaded with pre-paid airtime to the value of R200 will be provided.
- In the case of a vehicle being stolen, a Group B car hire will be arranged for 48 hours.
- In the case of a credit card being stolen, a pre-loaded debit card up to the value of R1000 will be provided.
- In the case of keys being stolen in a hi-jacking, we will send a locksmith to your house to assist you with your locks, up to the value of R1000 per annum.
- In the case a hi-jacking/home invasion at your residence, we will place a security guard at your house for 24-hours.
- We will provide application forms from Home Affairs if your ID book, Passport or Driver's License was stolen or lost in the incident.
- Investigation services to the value of R25 000 to assist with identifying the perpetrators of the incident and recovery of your possessions.



Keeping you Safe.



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