

HTI PERSONAL ASSIST

ROADSIDE & ACCIDENT ASSIST

Roadside Assistance:

Members have access to the following services in the event of a roadside emergency (limited to R650 per incident and R1 300 annually):

- Flat battery – jump start only (replacement of battery for the member's account)
- Flat tyre (help with change of tyre)
- Keys locked in vehicle (unlocking only)
- Fuel assistance (limited to five liters per incident)
- Transmission of urgent messages
- Locksmith in the event keys (vehicle and home) are locked in a vehicle (limited to R800 per incident and R1 600 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 – covered up to R1 300
- Electrical breakdown – covered up to R1 300
- Accident damage – cost covered to the nearest approved panel beater up to a limit of R3 750

Courtesy Transport:

Where the vehicle needs to be towed to a repairer, we will arrange for the occupants of the vehicle (up to a maximum of two persons) to be transported to a nominated destination where the breakdown has occurred within a 40 km radius of your normal place of residence.

Hotel Accommodation:

For breakdowns more than 100km from home resulting in an overnight delay we will:

- Pay up to R500 for overnight accommodation (maximum of four people) **OR**

Car Rental:

- Pay up to R500 for car rental (subject to availability and your qualifying for a rental vehicle in terms of the car rental company's general terms and conditions) should you choose to continue with your journey immediately. The rental car must be surrendered on arrival at your destination.

Vehicle Repatriation:

In the event of your vehicle being left for repairs more than 100km from home, we will:

- Pay up to R500 for 24-hour, Group-B car rental (subject to availability and your qualifying for a rental vehicle in terms of the rental company's general terms and conditions) **OR**
- Pay up to R500 for a flight ticket to collect the vehicle after repairs **Alternatively**
- Should the vehicle have been towed to a dealership closer to your place of residence, we will supplement the additional tow costs up to R500 (on condition that the car rental or flight ticket options above were not utilised)

Overall limit of R5 000 per policy, per annum

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

HOME ASSISTANCE

In the event of a home emergency (defined as an event potentially life threatening or could possibly cause structural or further damage to your property), we will arrange for an appropriate repairer (electrician, plumber, locksmith or glazier) to address the problem at one nominated address (call-out fee and first hour labour is covered, thereafter normal rates apply). Please note that all parts and materials used are excluded and will be for the members account. Maintenance related issues are not covered.

Overall limit of 3 incidents or up to R2 000 per annum per policy.

HOME SAFE CHAUFFEUR

This cover is designed to encourage you to drive responsibly.

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. You are entitled to use this service 6 times per annum. Each incident is capped at R500 rand, any costs incurred over and above this will be for the client's account

The following terms and conditions apply:

- Bookings can be arranged between the following hours:
 - Mondays to Thursdays 17:00 – 01:00
 - Fridays 15:00 – 03:00
 - Saturdays 16:00 – 02:00
 - Sundays 16:00 – midnight
- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban, Cape Town, Nelspruit, Polokwane, Kimberley, Port Elizabeth, East London, George, Bloemfontein and Pietermaritzburg.
- Last minute requests will be accommodated by the Service Provider on a best- effort basis with a maximum expected delay of 90 minutes.
- 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. If you do not meet the driver after this time the call centre will notify you that the trip will be cancelled.
- Cancellation and rescheduling fees:
 - Two hours prior to booked collection time – R nil
 - One hour prior to booked collection time – one incident will be eliminated

EMERGENCY MEDICAL SERVICE

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.

Referral to Crisis Line

- Bereavement counselling, HIV counselling, suicide counselling.

Emergency Medical Response

- A response vehicle will be dispatched immediately to the scene of a medical emergency where appropriate life saving support will be provided before being transported to the closest appropriate facility.

CRIME VICTIM ASSIST

This is a 24-hour crisis management product to assist you in the event of a hi-jacking or home invasion. We will assist with the following:

- You and your family will have access to trauma counselling up to R5 000 per member or R10 000 per family per annum.
- In the case of a stolen cell phone, a cell phone loaded with R200 airtime will be provided
- A preloaded debit card up to R500 if your credit card is stolen.
- Car hire for 48 hours (category B) following a vehicle being stolen
- The services of a locksmith (up to R1 000 per annum) if house keys are stolen
- In the case of a hijacking at home or a home invasion a security guard at your house for 24 hours.

MOBILE APP

The app user (the insured and family that reside in the same home) presses the panic button on the app and alerts the 24 hour call centre to ensure swift action and most importantly your location. If you have not yet downloaded the app please contact us for your one time pin and how to download the app.

Any costs that are incurred through arrangements made independently will not be reimbursed.

Benefits are only available through the call centre on 086 1111 484.

In the event of Telkom's lines being down, please contact 083 792 0374/0871101506

**HTI Insurance Brokers
Authorised Financial Services Provider FSP12780**