



ROBIN BAIRD WRIGHT
Insurance Brokers

ROBIN BAIRD WRIGHT INSURANCE BROKERS DOMESTIC ASSIST PRODUCT WORDING

Welcome to the **Robin Baird Wright Assist** Programme
Call **0861 722 473**, for assistance in an Emergency
These services are available 24/7/365 days

COMPREHENSIVE ROADSIDE ASSISTANCE (ALL VEHICLES UNDER 3,5T)

Should you find yourself stranded because of a vehicle breakdown or an accident, the Call Centre will arrange one of the following services:

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.

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. If the problem can't be resolved at the scene, additional costs of towing or repairs are not included as part of the services and are for the client's account. This service will be arranged up to a 60km roundtrip (from starting point to the point of dispatch).

Flat Tyre

The Call Centre will arrange to have the tyre changed using the client'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. These services are offered whether the vehicle breaks down at home or on the road. 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 for the member's account.

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 a vehicle to the nearest franchised dealer (if under warranty) or to the nearest repairer. These services are offered whether your vehicle breaks down at home or on the road up to a 60km roundtrip (from the starting point to the point of dispatch).

Accident Tow

In the event of an accident, the Call Centre will arrange for the vehicle to be towed to the nearest insurance-approved motor body repairer (MBR) from the accident scene. The Service is facilitated within a 60km round-trip (from starting point to the point of dispatch). Vehicle recovery, winching and extraction is excluded from the benefit entitlement and will be charged on a member-to-pay basis.

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).

Second Tows

If a member takes direct control of the vehicle to an alternative destination (not per protocol), which results in a second tow being required, the cost will be for the members own account. This excludes tows that are a continuation of the first tow due to a vehicle being towed after-hours, over weekends or public holidays where overnight storage was required and where a second tow to deliver the vehicle to nominated destination was required.

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.

ROADSIDE TRIP INTERRUPTION SERVICES

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

Courtesy Transport

Where the vehicle needs to be towed to a repairer, the Call Centre will arrange for the occupants to be transported to their respective destinations. 24 Hour, Group B rental vehicle can be arranged for the client by the Call Centre. In order to secure the booking on behalf of the client, the client needs to have a valid driver's licence and credit card. Limited up to R800 per incident.

Should the beneficiary choose the car-rental option and continue his or her journey while the vehicle is being repaired, the call centre will arrange 24-hour, group-B car hire to collect the vehicle after the repairs are complete. The cost of fuel will be for the beneficiary's account.

OR

Hotel Accommodation

In the event of a breakdown or accident that results in overnight delay, the Call Centre will arrange for one night's hotel accommodation for the driver of the vehicle at one of our preferred providers in the area. Limited up to R800 per incident.

ENHANCED ROADSIDE TRIP INTERRUPTION SERVICES

Family/Accident Run Service

In the event of an accident, the Call Centre will arrange for the vehicle to be towed to the nominated destination from the accident scene and simultaneously an Accident Run vehicle will be arranged to take the member to their preferred destination.

The service includes automated SMS communication services, which will send a personalised SMS to the beneficiary with the drivers' details should a change in destination be required.

Service Centres:

- Johannesburg
- Pretoria
- Cape Town
- Durban

The benefit **includes 1** Accident Run trip to a **radius of 50km** per incident. Any additional kilometers travelled will be charged at **R15 per km** ex VAT. Should the beneficiary require additional trips, which are more than their annual trip entitlement, the Call Centre will facilitate the booking on a member to pay basis.

Additional Passengers/Drop Off:

Service is available to a valid member and limited to their specified vehicles only. **Up to 3 passengers** can be transported at no cost provided that the entire trip is no longer than **50km** and takes no longer than **1-hour** and that all passengers are transported to one/main booked address.

An additional cost of R50 per additional/unplanned drop off will be charged. This arrangement needs to be discussed and authorised by the Call Centre to ensure efficient planning and upfront payment.

Family/Accident Run Service Terms and Conditions

- Vehicle make and model cannot be specified.
- Service is limited to 3-passengers per vehicle including luggage, suited to the vehicle's maximum capacity.
- Should an additional vehicle be required the Call Centre will assist on a best-effort basis and the second vehicle will be charged on a member to pay basis.
- Passenger vehicles larger than 3-passengers vehicle are excluded from this service offering.

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 if the breakdown or accident occurs in South Africa, Lesotho, or Swaziland. The Call Centre will not refund breakdown or accident 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 (Trailers and caravans will be towed if they are covered on the policy). Multiple tows (e.g., where the member requires the vehicle, trailer, boat or caravan to be towed) will be arranged for the member's own 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) subject to the member taking direct control of the vehicle to an alternative destination which results in a second tow being required.
- Mechanical Breakdown services are offered whether the vehicle breaks down at home, the office or on the road.
- Battery replacement costs are for the member's account.
- Limited to the South African territory only.
- The additional per kilometer rate is subject to change in accordance with fuel price fluctuations.
- Case management fees may apply for services rendered outside of the scope of our services
- 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 100km away from his/her permanent place of residence/office.
- An Accident shall be defined as damage to one or more body panels (which will require repair in a body shop) because 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 result 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 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-drivable, the incident will be considered to be an accident.
- In the event of an accident, the vehicle is to be towed to the closest nominated destination from the scene of the 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.

Roadside Assistance Exclusions:

- 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.

- Recreational Vehicles (RVs), camping trailers, travel trailers, or any vehicles in tow.
- 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.
- Dolly wheels where vehicles are stuck in park and need to be towed.
- 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, tolls 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 snowbanks, 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 done by a Service Provider not appointed by the call centre as well as the subsequent storage and release fees accumulated due to this “non-directed” tow.
- Towing or extraction as a result of a collision or accident. (Unless otherwise stated)
- 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 direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law as well as the subsequent storage and release fees that may have accumulated at the “non-directed” destination.
- Pound upliftments as a result of towing directed by a law enforcement officer.
- 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.
- Towing between repairer repairers for non-directed vehicles (where the call centre was not contacted initially to arrange services) or for convenience.
- 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.
- Vehicle recovery, winching and extraction is excluded from the benefit entitlement and will be charged on a member-to-pay basis.

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 involving the member. The member will receive emergency advice or have the necessary support organised, by utilising the 24-hour Call Centre.

This Service Includes Referrals to Crisis Lines in Case Of

- Poison Hotline – In House
- Suicide Hotline – Lifeline
- 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 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 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 Assistance programme provides assistance to the member when they are involved in a Home Emergency. A Home Emergency means any sudden, unexpected and / or unforeseen event at the member's home requiring the immediate and / or urgent services of a domestic tradesman to limit / minimize or prevent further damage to the home.

This service is restricted to home emergencies and only applies to the member's **eligible premises/primary place of permanent residence**, within the Republic of South Africa and used for domestic purposes where specified, including outbuildings. The member will be assisted with the first hour call-out and labour per incident for 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 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. Beekeepers
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.

Members who have access to the Home Maintenance service should refer to the terms and conditions stipulated for the particular service offering.

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.
- Emergency Geyser overflow, valves (Latco and pressure release) causing loss of hot water and pressure-release problems.

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.
- Any assistance required on the municipality owned 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 where a glazier is dispatched to ensure that damaged building glass can be professionally replaced.
- Broken or badly cracked windowpanes which could result in access to the residence.

Exclusion

- 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 members 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.
- The costs of any materials provided by the electrician are excluded and are for the client's own account.

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 (this includes outbuildings).
- If a person is locked inside the house or any room within the house.

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)
- A garage will be deemed to be an eligible premise.

Tree Fellers/Beekeepers 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)

CRIME & SECURITY ASSIST

This is a 24-hour crisis management benefit to assist the member in the event of a home invasion. The Call Centre will assist with the following:

- In the case of the member's cell phone being stolen from their home in a home invasion, we will provide the member with a cell phone loaded with pre-paid airtime to the value of R100, which will be couriered to the member. This component of service only operates during business hours.
- In the case of the member's vehicle being stolen, we will provide them with Group B car hire for 48 hours to keep them mobile. Only with valid Driver's License & credit card.
- In the case of the member's credit card being stolen, we will provide the member with a R500 value which will be processed via EFT. This component of service only operates during business hours.
- In the case of the member's keys being stolen in a home invasion, we will send a locksmith to the member's house to assist them with their locks, up to the value of R1 000 per incident. The Service Provider will not cover the cost of the replacement of a lock or the cutting of keys.
- In the case of the member's home being invaded, upon their request we will place a security guard at their house for 24-hours after the event has taken place.

- In the case of the member experiencing an attempted hi-jacking at their main residence, upon the member's request we will place a security guard at their house for 24-hours after the event has taken place.
- In case of the member's home being invaded, we will facilitate hotel accommodation to the value of R1 000 per incident.

PANIC SOS

Turn a cell phone into an emergency assistance tool for road and medical emergencies.

Clients will receive a welcome SMS, which will highlight the benefit and indicate to save this dedicated USSD string as a speed dial.

PANIC SOS will be there to assist 24/7 no matter where the clients are. In any form of emergency where the policyholder is unable to contact The Call Centre telephonically by pressing the SOS Panic button on their cell phone, our emergency alarm centre will contact the policyholder back to assess their emergency needs.

At the time of receiving this alert in our alarm centre, all the client's location details would have been populated into our case management system which will better assist our agents to send the necessary help to clients.

The Call Centre calls the client within 90 seconds of the system receiving the panic alert.

The Call Centre responds to any emergency by deploying the appropriate service providers, which may include police, the appropriate emergency service, or where the client has specified that they have private services (such as a private security company), these private service providers will also be deployed. The call centre acts as crisis managers and will provide total care for the client, whatever their situation. With permission from the client, the Call Centre will contact a family member, colleague, or friend to assist in the process where this is considered useful.

If there is no answer on the phone that generated the panic, the Call Centre calls the client back 3 times at 60 second intervals, or as agreed with corporate client.

After the third call with no response, the Call Centre protocol is to leave a voice message.

In addition, The Call Centre sends an SMS to the client's phone which includes a message that reads: "We have responded to your message and called 3 times".

- The Call Centre provides an alternative number that the client can use to phone the call centre.
- We invite the client to panic again (which starts the entire process off again).
- In the meantime, The Call Centre will contact next-of-kin or contact people if provided by the client, to establish whether they know where the client is or where he was heading to.

- With the help of these contacts, The Call Centre will continue to assist the client until the situation has been resolved and the case closed.