



SOS SERVICES

Where we refer to the word 'member' in this document, it means you/your/yours as defined in your policy.

Our SOS services are provided by Europ Assistance (EA) are:

- Road assistance
- Home assistance
- Home drive assistance
- Route assistance
- Medical assistance

ROAD ASSISTANCE

PRODUCT DESCRIPTION

If you're stuck with a flat tyre, flat battery or any other emergency at the side of the road, you can call Santam's SOS services at any time, night or day to arrange for help.

WHAT ARE YOUR BENEFITS?

Mechanical and electrical breakdown

- Towing services are provided to tow the vehicle to the nearest place of repair or safekeeping.
- An additional tow-in will be provided in the event that the most appropriate place of repair is not open at the time of the incident.

Your car will be towed from your home but please note that you do not qualify for an additional tow-in from the place of safekeeping.

JUMP-START SERVICE

- A service provider is dispatched to jump-start your car.
- The service is limited to reasonable services to mobilise the car, but excludes the cost of parts, components, lubricants and similar charges.
- If the problem cannot be resolved, the car will be towed to the nearest place of safekeeping.
- An additional tow-in will be provided in the event that the most appropriate place of repair is not open at the time of the incident.



SOS SERVICES

- You will also receive assistance at non-roadside locations.
- New cars still under warranty should not be jump-started; a tow-truck will be dispatched to tow your car to the most appropriate place of repair or safekeeping.

KEYS LOCKED IN THE CAR

- A service provider will be dispatched to unlock the car and the cost of the call-out fee and one hour's labour is covered.
- The service excludes parts, components, keys or key cutting costs, lubricants or similar charges.
- If a key is broken in the ignition or door, a service provider will be dispatched.
- If the problem cannot be resolved, the cost of additional services, such as a tow-in is for your account.
- If the locksmiths are unable to unlock newer model cars; the vehicle can be towed to the nearest appropriate place of repair or safekeeping or to any place you request on the condition that you understand you are liable for this cost and that you settle this cost at the time of service.
- If the car operates with a smart key your car will be towed to the most appropriate dealer and the costs will be paid up to a maximum of R500.
- If there is an attempted hijacking or theft of the car and the services of the locksmith, tow-in or similar are required, we will provide assistance on the condition that you understand you are liable for this cost.
- Should keys be lost or stolen (not locked in the car) you will receive assistance on the condition that you understand that you are liable for this cost.

TYRE CHANGE SERVICE

- A service provider is dispatched to change a flat tyre at both roadside and non-roadside locations.
- If you do not have a spare tyre or the required equipment, the vehicle can be towed on the condition that the member pays for the service.
- Any cost for the repair of the tyre, parts and wheel balancing or similar charges are excluded.

RUNNING OUT OF FUEL

- 10 litres of fuel is supplied in the event of the car running out of fuel.
- Fuel assistance at non-roadside locations will be rendered on the condition that you understand you are liable for this cost.



SOS SERVICES

ADDITIONAL ASSISTANCE

Should you have an emergency on the side of the road, more than 100 km from your home, you have access to one of the following to a maximum of R500:

- Accommodation for one night.
- Arrangement of a taxi service.
- Rental of a class B vehicle (valid credit card to be produced).
- Cost of repatriation (towing or transportation) of the vehicle after repair, is covered to a maximum of R500.

WHAT ARE THE TERMS AND CONDITIONS?

Any assistance which road assistance does not cover, but offers on the condition that you are liable for the cost, is subject to your payment of the cost at the time of service

Road assistance excludes assistance in the following incidents:

- The cost of repair of parts such as batteries, tyres, locks, keys, etc.
- The cost of towing or repairs if Europ Assistance South Africa did not request the service.
- Commercial vehicles used for conducting a business or trade.
- Vehicles not registered under the Road Traffic Act or similar legislation applicable in South Africa.
- Vehicles that are not roadworthy or clearly in a state of neglect.
- Recovery of a vehicle (i.e. any costs incurred in order to move a disabled vehicle into a position to facilitate a tow).
- Any damages that may be caused by external factors (i.e. potholes, roadworks, etc.).

HOME ASSISTANCE

PRODUCT DESCRIPTION

Home Assistance is a 24-hour helpline which provides you with assistance for emergency household repairs that need to be carried out within two hours of the call and that could result in consequential damage. It may also refer to a situation where you have no access to essential services such as electricity, hot water or sanitary use.



SOS SERVICES

WHAT ARE YOUR BENEFITS?

- A service provider will be dispatched in the event of electrical and plumbing problems, locksmiths, glaziers or if an essential appliance needs to be repaired.
- Three incidents a year are covered up to a maximum of R500 per incident. If the incident amount exceeds R500, the member will be liable for the outstanding amount.
- The cost includes a call-out fee and the first hour of labour but excludes costs related to parts.
- You will receive assistance in the event of non-emergency repairs. You will then be liable for costs and must settle these costs directly with the service provider at the time of repair.

WHAT ARE THE TERMS AND CONDITIONS?

- Incidents that are not attended to on the instruction of a Europ Assistance South Africa case manager will not be considered after any repair.
- Emergency repairs outside your home or place of residence are not included (for example, office premises or public buildings).
- A repair is considered per service category (e.g. if an electrician is called out to repair a fault on the distribution board, as well as an electrical connection, this is treated as one call-out and the cover is limited to R500).
- If an appliance is still under warranty, it will be referred to the manufacturer for repair.
- The benefit period is one calendar year and the benefit does not accumulate but is a maximum amount per incident.
- Service guarantees vary and will be stated on the service provider's invoice.

HOME DRIVE ASSISTANCE

PRODUCT DESCRIPTION

Home drive Assistance is a unique solution designed to encourage you to drive responsibly. Statistics show car incidents as a result of drinking and driving account for a large percentage of accidents on our roads, especially at night.



SOS SERVICES

WHAT ARE YOUR BENEFITS?

- Contact the Home drive Assistance team, and a service provider will be dispatched to ensure that you and your vehicle arrive home safely. We will dispatch a vehicle with two drivers and drive you home in your own car.
- All drivers are in possession of a public driver's permit, carry a cellphone and dress professionally. The drivers all speak English and receive customer service training.
- The benefit includes Home Drive assistance to a radius of 50km. A fee of R9 per km will be payable by you directly to Europ Assistance home drive for travel beyond 50km.
- Europ Assistance Home Drive assistance provides cover for six incidents per year. Should you require additional trips, Europ Assistance South Africa will facilitate the booking on the condition that you are liable for this fee. You will receive a discount on the full fare fee as follows:
 - Johannesburg – R320 includes a 30% discount. Covers 50km, additional kilometres are charged at R9 per km
 - All other areas, as listed above – R395 includes a 20% discount
- These services are available to you, the policyholder, only. Up to four or five additional passengers can be transported to the same point at no additional cost.

WHAT ARE THE TERMS AND CONDITIONS?

Bookings can be arranged through Europ Assistance South African between 8:00 and 02:00 and must be arranged at least 45 minutes in advance. Services for public holidays must be booked by 17:00 on the day prior to the public holiday.

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

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 – R nil.
- One hour prior to booked collection time – one incident will be eliminated.



SOS SERVICES

ROUTE ASSISTANCE

PRODUCT DESCRIPTION

Route Assistance is a 24-hour directions service to guide you when travelling within the borders of South Africa. The helpline offers assistance when you are lost or have left your directions at home/office. Clear directions are given telephonically whilst on route or faxed or e-mailed to a specific address. The helpline offers detailed map information of major metropolitan areas such as Johannesburg CBD, West Rand and East Rand, southern and northern suburbs of Johannesburg, Pretoria, Port Elizabeth and Cape Town. The helpline also offers basic route information of rural areas.

MEDICAL ASSISTANCE

PRODUCT DESCRIPTION

In the event of any medical emergency, you can contact Santam SOS services 24 hours a day to arrange emergency medical assistance and transportation.

WHAT ARE YOUR BENEFITS?

- 24 hour emergency advice and assistance call centre.
- Immediate dispatch of emergency medical services in order to provide life-saving assistance.
- Emergency transportation by air or road ambulance.
- Following an incident, your children are transported to a place of safety if required.
- Access to non-emergency medical transportation, for your own cost.
- Guaranteed hospital admission up to R5000, refundable by your medical aid.
- Arrangements for compassionate visit by a family member.
- Referrals to doctors and other medical facilities.
- The relaying of information to a family member or acquaintance.
- Unlimited telephonic trauma counseling.
- Repatriation to an appropriate facility in area of residence after an incident.



SOS SERVICES

LEGAL ADVICE

This value added service is provided by Legal Exchange Corporation Pty Ltd (LEXCorp).

SERVICE

- This service is a broad-based service which provides you with legal advice and assistance
- It is a legal service provided to you by the supplier through its internal legal advisors who shall be admitted attorneys or external practicing attorneys

THE SERVICE COMPRISES

- A 24-hour telephonic legal advice line
- A document service; and
- A direct legal consultation service

EXAMPLES OF DOCUMENTS

- Small claims court kit
- Domestic worker's agreement
- Maintenance kit

If requested, the panel of attorney may also draft a letter on your behalf, free of charge.

- The 24-hour advice line initially serves as a portal for policyholders who have legal enquiries.
- Upon receiving a call, an adviser, based on the nature of the matter, is able to consider a number of alternatives. The adviser may:
 - Deal with the matter expeditiously by providing advice and dispensing with it.
 - Inform you that the matter is of such a nature that the adviser requires an opportunity to research the law.
 - Forward a standard legal document to you to use in the matter at hand.
 - Recommend that you attend at an attorney who, or whose firm is a member of the supplier's national panel of attorneys who render such services for a 30 minutes free consultation. It is your prerogative to further instruct the attorney. If you do not instruct the attorney, you will be in a position to negotiate the fees with the attorney.
- When you call in, the service will be identified as Santam Legal Advice.