



ROADSIDE & ACCIDENT ASSIST

Roadside and Accident Assistance

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)
- Minor roadside-running repairs (electrical, coil, immobilizer etc.)
- Transmission of urgent messages

Annual Limit: Up to R500.00 per incident or R1000.00 annually

Locksmiths

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

Annual Limit: Up to R800 per incident or R1600.00 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 – covered up to R750 per incident or R1500.00 annually
- Electrical breakdown – covered up to R750 per incident or R1500.00 annually
- Accident damage – cost covered by insurer, up to R2000.00 per incident or R4000.00 annually

Courtesy Transport

When the vehicle needs to be towed to a repairer, we will arrange for the occupants of the vehicle (up to a maximum of 2 persons) to be transported to a nominated destination when the breakdown has occurred within a 100km radius of your normal place of residence.

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: Cover up to R800.00 per group per incident or R1600.00 annually.

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: Cover 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 authorisation shall not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland. Vehicle Repatriation*



HOME ASSISTANCE

(Included with Roadside Assist)

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

Fixtures, Fittings and Services

An appropriate repairer (electrician, plumber, locksmith and glazier) will be called out to address the problem at one nominated address.

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

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

Emergency Services Notification

At the policy holder's request, a notification of an emergency will be sent out to the police, traffic, fire brigade, ambulance, security or any other emergency service provider.



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
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AIRPORT CHAUFFEUR

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
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TRAUMA AND TREATMENT CHAFFEUR

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



CARAVAN, TRAILER & WATER CRAFT ASSIST

We will cover the cost of storing and towing your caravan, trailer or watercraft to the nearest repairer using an approved towing operator.

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

- Mechanical breakdown - covered up to R500
- Accident damage - cost covered to the nearest approved repairer within a 50km radius from dispatch point (up to a limit of R2000)



INTELLIGENT PANIC

- In a panic situation, you never want to be alone ! Intelligent Panic provides you and your loved ones with 24 hr access to your own experienced crisis manager, who will help you through your emergency.
- If you need emergency medical advice, to find a doctor or an ambulance fast, or if you have been involved in an accident and are feeling vulnerable, Intelligent Panic is there for you.
- Access every emergency support service from one button on your cell phone.
- To have access to Intelligent Panic, you need to register and then choose one number on your cell phone that acts as your panic button. In an emergency, just press that one number and we take charge of the rest.
- Your crisis manager will call you back and access the most appropriate support that you need and will be in telephone contact until your crisis is resolved.



SPECTRUM ASSIST MOBILE APP

Spectrum Assist includes a smartphone app that has the following features :

- A panic button that sends your location and a panic signal to the call centre.
- Personal Information
- My assets
- My vehicles
- License disk scan (vehicle data will be populated into the required fields)
- Assistance services
- Claims assistance (You will be able to complete all your insurance claims directly from your Spectrum Assist app)



FUNERAL CONCIERGE ASSIST

Funeral Repatriation within the borders of South Africa

The service assists the bereaved family and next-of-kin with the facilitation of the burial.

It comprises of the following:

- Locating of the deceased
- Overnight accommodation for the next-of-kin in order to identify the body (up to R500)
- Repatriation of mortal remains to a place of burial, at no extra cost (only in SA)
- Referral to a pathologist if an autopsy is required

- Referral to a reputable undertaker
- Assistance with funeral arrangements
- Advice on how to apply for death certificate and border-crossing documentation
- Interpretation of legal documentation such as the funeral policy
- Referral to counselling services for support and advice

Pre-Funeral Hospitality Benefit

This benefit is to assist the family with events leading up to the funeral. It will pay out R800 to the family in a virtual voucher (received via cellular phone) or a gift card gets delivered at the home. Retail partners are Shoprite Checkers, Woolworths.

Funeral Catering Benefit

This benefit is to assist the family with catering for the funeral. It will pay out R3500 to the family on a Master Card gift card, depending on the signed agreement. The card will be accepted at any MasterCard approved stores.

Funeral Communication Benefit

This benefit is to assist the family with making arrangements for the funeral. It will pay R500 to the family in prepaid airtime. Networks Catered for: Telkom, Cell C, Vodacom, MTN, Virgin Mobile.

Funeral Electricity Benefit

This benefit is to assist the bereaved family with electricity. It will pay out R500 to the family for electricity.

Funeral Car Hire Benefit

This benefit is to assist the family with additional transport to the funeral. This benefit pays for a three day or a six day car hire. Booking arrangements are done through our call centre.