

Broker Solutions Group VIP Benefits

(Personal Lines)

*Broker Solutions Group VIP Benefits offers members full peace of mind in the event an
Emergency.*

Call 0861 000 652 or 0861 0861 56 for assistance 24/7/365

*In the unlikely event of Telkom lines being down, please contact 083 789 0417 for
assistance in an Emergency.*

EMERGENCY ROADSIDE 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 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.

Vehicles up to 3500kgs

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

Mobile Mechanic Breakdown Service

Should the vehicle become disabled as a result of mechanical or electrical breakdown, a mobile mechanic will be dispatched. Service is provided on a best effort basis and is subject to availability of a qualified Service Provider. Should a mechanic not be available to assist at the time of incident, towing assistance will be provided. This service will be limited to the appropriate, nearest Service Provider's call out and 1st hour's labour (from starting point to the point of dispatch).

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. This service will be limited to the appropriate, nearest Service Provider's call out and 1st hour's labour.

Keys locked in Vehicle

The Call Centre will arrange to open the vehicle and retrieve the car keys. If the Call Centre cannot resolve the problem at the scene, the vehicle will be towed by an appointed Service Provider. This service will be limited to the appropriate, nearest Service Provider's call out and 1st hour's labour. Additional costs for repairs are not included as part of the service and are for the member's account.

Flat Tyre

The Call Centre will arrange to have the tyre changed using the member'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. This service will be limited to the appropriate, nearest Service Provider's call out and 1st hour's labour.

Run out of fuel

The Call Centre will arrange for 5 liters of fuel to be delivered to the member. Additional fuel can be arranged at the member's cost.

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 the vehicle to the nearest franchised dealer (if under warranty) or to the nearest approved 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).

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) or insurer approved storage yard from the accident scene. 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).

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).

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.

EXTENDED ROADSIDE TRIP INTERRUPTION SERVICES

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

Courtesy Transport

A 24-hour, Group B rental vehicle can be arranged for the member by the Call Centre. In order to secure the booking on behalf of the member, the member needs to have a valid driver's licence and credit card.

OR

Hotel Accommodation

The Call Centre will arrange for one night's hotel accommodation for the driver of the vehicle at one of their preferred providers in the area.

Roadside Assistance 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 in the event that 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. Multiple tows (e.g. where you need a trailer, boat or caravan towed) will be for the member's 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).

- Mechanical Breakdown services are offered whether the vehicle breaks down at home or on the road.
- Battery replacement costs are for the member's account
 - Limited to South African territory only
- The additional per kilometre rate is subject to change in accordance with fuel price fluctuations.
- 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 100 km away from his/her permanent place of residence.
- An Accident shall be defined as damage to one or more body panels (which will require repair in a body shop) as a result 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 results 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 or not 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-driveable, the incident will be considered to be an accident.
- In the event of an accident, the vehicle is to be towed to the closest insurance approved motor body repairer (MBR) or insurer approved storage yard from the scene of the accident per the limits specified.
- 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.

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.
- Taxicabs and limousines, 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.
- 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 snow banks, 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 other than a licensed service provider, vehicle storage charges or a second tow for the same disablement.
- 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.
- 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.
- 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.

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

This service includes referrals to Crisis lines in case of

- Poison Hotline – In House
- Suicide Hotline – Life Line
- 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
- Transportation of Minors
- Repatriation of Mortal Remains or local burial

Please note: Medical Assistance is only valid for emergencies within the borders of South Africa

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/office 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 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

The services exclude maintenance (of any kind) and the costs of any materials required, which is for the member's account.

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 owed 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

Exclusions

- 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

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
- Replacing of damaged locks, padlocks and keys (The member may be assisted at their own cost)

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)

HOME AND CONVENIENCE DRIVE

Home Drive

The service includes automated SMS communication services, which will SMS the member on the afternoon of their booking should they wish to change their collection detail. The driving team consists of a back-up driver and vehicle, and the lead driver who will drive the member home in their own vehicle. The back-up driver will follow and collect the lead driver from the member's chosen destination.

**This service is available subject to availability in peak periods (Easter Holiday, December, New Year's Eve, Sporting Events etc.).*

**Vehicle make and model cannot be specified.*

Convenience Drive

If the member requires a driver's assistance to get them from point A to point B in one of the Taxi/Cab vehicles, our professional team of standby drivers will be at their service. Whether the member is running between meetings, needs an airport transfer, their car has been booked in for a service and they need to be collected from the dealership, or their child needs to be collected from school, they can rely on this service for assistance. Pre-booking of this service 24 hours prior is required, in order to guarantee the pick-up time.

**This service is available subject to availability in peak periods (Easter Holiday, December, New Year's Eve, Sporting Events etc.).*

** Vehicle make and model cannot be specified.*

** Service is limited to a 4-passenger sedan vehicle including luggage suited to the vehicle's maximum capacity.*

Professional assistance is guaranteed, and the members are driven by:

- Drivers who are fluent in English
- Undergo extensive in-house training
- Have Professional Driving Permits (PdP) which ensures they have a valid license, no criminal record and have bi-annual medicals
- Smartly dressed & carry mobile phones
- Carry GPS units or up to date map books
- Are over 25 years and under 65 years of age

Service Centres:

- Johannesburg
- Pretoria

- Cape Town
- George
- Port Elizabeth
- Durban
- East London
- Nelspruit
- Bloemfontein

The benefit includes 6 of Home and Convenience Drive trips to a radius of 50km per incident. Any additional kilometres travelled will be charged at R11.00 per km. Should the member require additional trips, which are in excess of their annual trip entitlement, the Call Centre will facilitate the booking on a member to pay basis. For these trips, the member will receive a discount on the full fare fee, as follows:

- Additional trip charge = R 450.00 per 30km (additional charge of R11.00 per extra km's still applies)
- Additional fees will be charged to the member's credit card

Additional Passengers Drop Off

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

An additional cost of R50.00 per additional /unplanned drop off will be charged. This arrangement needs to be discussed and authorised by our Call Centre to ensure efficient planning and upfront payment (warding off the potential threat to our drivers, when carrying cash).

Booking Times

Pre-bookings should be arranged prior to 20:00 each day. This is subject to the availability of standby team members at the time of requests.

Collection:

- At the specified time and location, the Call Centre will notify the member that the pick-up-driver has arrived, at which time the member will have 15 minutes to meet the driver. After the 15 minutes have lapsed the Call Centre will notify the member that the pick-up-driver will be leaving, and the trip will be cancelled. The trip will be forfeited if still within the annual benefit entitlement, however, should the member use this at their own cost in excess of their annual limit, cancellation fees will apply and will be for the member's account.
- A member may cancel their pre-booked trip, but if not cancelled within a two hour notice period, a trip will be taken off from the member's annual limit.

Terms & Conditions

- Home Drive: The member warrants that they have adequate insurance cover in place in respect of the member's vehicle and the uses thereof by third party drivers to include the Service Provider's drivers.
- Subject to the two clauses below, the member hereby indemnifies the Service Provider against direct and consequential damages, costs or losses incurred by the Service Provider arising out of any claim by any third party for, or in respect of, injury, death or illness affecting such third party, or any loss or damage to property of such third party caused by the negligence or willful conduct of the Service Provider or its personnel.
- Neither the Call Centre nor the Service Provider will be held liable for any direct or consequential loss / damages due to unforeseen circumstances impacting the on time arrival of the Service Provider.

- The Service Provider shall not be liable to the member or any cessionary or third party claiming through or on behalf of the member for any indirect, special or consequential damages (including loss of profits) arising out of or related to this Agreement or the Services.

LEGAL ASSISTANCE

The Legal Advice Service is a powerful, dynamic product through that, provides a comprehensive legal assistance service to the individual and his/her immediate family.

24-hour Legal Assistance

Legal Advice service is a broad-based legal assistance service provided to the public. Qualified lawyers and legal consultants as well as academics provide the service. The service comprises:

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

Advice

Members and their immediate family have on-going access to a 24-hour legal advisory service on any aspect of the law such as criminal law, family law, insurance law, child law, labour law, motor law, etc. The member and his immediate family are entitled to utilize the advice service as frequently as required provided that the assistance shall be furnished to the member directly and only on legal matters pertaining to the member and in his or her personal capacity.

Free standard legal documents

If a member requires a purchase/sale, lease agreement, power of attorney, will, etc, we will provide these free at his or her request. The member will also be advised on the application of each of these documents and the procedures and principles that apply.

30-minute free consultation

This service involves a free initial 30-minute consultation should any matter require legal action. The member will then be referred to a lawyer who forms part of our national network for a direct free 30-minute consultation. After the 30-minute consultation the member can then decide whether or not to continue with that specific lawyer's services at a fee structure agreed to between himself and the lawyer. Such fees will be for the member's account. The free 30-minute consultation service is available at a lawyer that is situated within the magisterial district where the member resides. This consultation facility is limited to one consultation per matter.

VIP CONCIERGE & TRAVEL DESK

Your Concierge

Using a comprehensive service provider database, our dedicated consultants are able to refer members to the best available services. For the member's convenience, we offer concierge services for:

- Restaurant bookings
- Kids-referral services
- Entertainment concierge
- Household
- Travel
- Automotive

- General concierge

Your Travel

We have partnered with travel specialists to provide members with comparative rates to meet all their travel needs. This may include sourcing flights, car rentals and accommodation for both national and international travel. Our Call Centre Consultants are also able to offer a number of different travel packages.