



Strategic
Insurance
Systems

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STRATEGIC INSURANCE SYSTEMS

PERSONAL / COMMERCIAL LINES POLICY WORDINGS, TERMS AND CONDITIONS.

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1. INTRODUCTION

The Scheme wishes to provide their members with a package of benefits to assist in times of emergency.

1.1. Definitions

1.1.1. "Area" shall only mean the Republic of South Africa.

1.1.2. "Emergency medical treatment" shall mean medical treatment administered in response to an episode of illness or injury that of necessity requires immediate medical attention.

1.1.3. "Illness" shall mean bodily illness, sickness or disease;

1.1.4. "Injured/injury" shall mean bodily injury caused by accidental, violent, external and visible means.

1.1.5. "Eligible Person" shall mean a client or member of "The Scheme" and will be any person who is a paid-up subscriber to this agreement and, where applicable, such person's nominated employee. The Company will validate membership and in some cases may request proof of identification. If The Company cannot verify that the Eligible Person is active they may be required to pay for the service, which will be charged at the prevailing rate.

1.1.6. The male gender refers to the feminine and *vice versa*.

1.1.7. "Life threatening medical emergency" shall mean any injury or illness that is threatening human life, and requires immediate medical intervention to preserve life.

1.1.8. Words appearing in the singular, where applicable, also imply plural and *vice versa*.

1.1.9. "You, your" shall mean the Eligible Person.

1.1.10. "Base" shall mean the location where the member resides permanently.

1.1.11. "Repairer" shall mean a service provider suitably qualified & equipped to repair the item in question e.g. vehicle, plumbing, electrical fitting, etc. and that is closest to the scene of the accident / mechanical breakdown.

1.1.12. "The Scheme" shall mean a package of products and benefits incorporated under the name SIS Assist as detailed in "Annexure A1"

1.1.13. "The Contact Centre" means the 24/7 Customer Loyalty Consultants Contact Centre currently situated in Unit 5, Equity Estate, Charles de Gaulle Crescent, Highveld or any other suitable Contact Centre that may be used for administration and as a contact centre for "Eligible Persons".

1.2. Limitation of assistance benefits (Applicable to all parts)

The Company reserves the right to suspend, curtail or limit services in the Area or part thereof in the event of rebellion, riot, military uprising, war, labour disturbance and strikes, nuclear accidents, acts of God, refusal by Government Authorities to permit the provision of services or any other reasonable event prohibiting service. The Company will, however, endeavor to provide service wherever possible.

1.3. Abuse / Misuse of benefits

The objective of these benefits is to assist members of The Scheme in times of emergency and abuse of the benefits will result in depletion of the fund which will be detrimental to the entire group. If any member is found to abuse or misuse any benefit, they will be blacklisted and will no longer be entitled to any assistance and any premiums paid will be forfeited.

1.4. Company Details

Realcheck CC trading as Customer Loyalty Consultants Reg. no. 1998/57164/23; FSP no. 26908. VAT no. 4840177341.

Physical address – Unit 5, Equity Estate, Charles de Gaulle Crescent, Highveld.

Compliance Officers – Compli-Serve Gauteng, att. Jan H Scholtz – tel. 0861 273 783; e-mail jan.scholtz@mweb.co.za.

1.5. Indemnity

The service providers that are contracted by the Contact Centre for any assistance services are independent contractors. Although every effort is made to monitor and assess these service providers, the responsibility for loss, damage or unsatisfactory workmanship remains with the service provider. The Company will, however, make every effort to resolve any dispute that may arise, conditional upon the complaint being received in writing within 48 hours of the incident.

2. Assistance Products

2.1. Roadside Assistance

Roadside Assist is available 24 hours a day, 365 days a year throughout South Africa. During severe weather conditions, civil disturbance or national emergencies, The Company reserves the right to temporarily suspend service to clients who are not in a place of safety.

2.1.1. The service

2.1.1.1. Collision

- Towing of vehicle to nearest approved panel beater / repairer from point of incident / accident with a maximum indemnity of R 1500 (incl. VAT) per incident.
- The Company shall arrange for transport of the vehicle to a service provider as may be authorised by The Client from time to time.

2.1.1.2. Breakdown

- The Company will tow the vehicle to the nearest repairer from the point of breakdown and will cover costs to a maximum of R1500 (incl. VAT). Any costs exceeding this will be payable by the vehicle owner / driver.
- Entry level Car hire (if the vehicle has broken down more than 100 km from permanent place of residence / business; limit of R500) (Eligible person can choose a higher level vehicle but will have to pay the difference.)

OR

- Overnight hotel accommodation for maximum 4 persons in establishment of The Company's choice if the vehicle has broken down more than 100km from home; limit R500)

- Vehicle repatriation (car rental will be provided for 24 hours for the Eligible Person to repatriate their own vehicle to a maximum of R500.00.)
- Vehicle locksmiths (not for key replacements) Broken keys, keys locked in vehicle
- Flat tyre assistance
- Access to mechanics (referral)
- Approximately 20 litres of fuel should it be required in emergency situations.
- Roadside referral – Direction Assist.
- Jump Start (flat battery)

2.1.1.3. Limits

- A maximum indemnity of R3000 per policy holder per annum is applicable. The Contact Centre retains the right to use the most reasonable and cost effective solution. Any shortfall between actual cost and the allowance included in the individual benefits must be settled by the Eligible person with the relevant service provider. CLC will pay a maximum of R1500 per tow irrespective of whether it is within 40km radius or not.
- **Annual limits for Commercial per policy holder per annum:**
- 1-10 vehicles R5000

2.1.2 Special Notes

- Car Hire Companies require the driver to present a valid driver's license and credit card before they will provide a vehicle. This is a requirement of the Car Hire Companies and cannot be over-ridden by The Company.

- Provision of car hire and accommodation is subject to availability.

2.1.3 Eligible Members

- Service will be provided to active, enrolled and fully paid up Eligible Persons. Prior to rendering any service, The Company will validate membership and in some cases may request proof of identification. As with all assistance services, if The Company cannot verify that the Eligible Person is active they may be required to pay for the service, which will be charged at the prevailing rate.

2.1.4 Eligible Vehicles

- 2.1.4.1. Vehicles must be legally licensed to the policyholder
- 2.1.4.2. 4 x 4 vehicles (excluding use for off-road recreational purposes and where The Company cannot reach the Eligible Person from a normally travelled or established thoroughfare)
- 2.1.4.3. Motorcycles
- 2.1.4.4. Dual wheel campers, motor homes and pick-up trucks will not be provided tyre assistance, towing or extrication.
- 2.1.4.5. Where a trailer is attached to a vehicle where assistance has been requested, assistance will be provided. Providing the trailer is an insured item on the existing policy.
- 2.1.4.6. No vehicle will be provided assistance where the breakdown was caused by any off-road recreational activity and where The Company cannot reach the Eligible Person by a normally travelled or established thoroughfare.

2.1.5 Assistance

- 2.1.5.1. Assistance will only be provided where the CONTACT CENTRE was contacted, should the Eligible Person contact a service provider directly, The Company will not be liable for the claim, or the payment thereof.
- 2.1.5.2. Where The Company has requested a service provider to assist the Eligible Person and that person contacts an independent service provider in the interim then the Eligible Person shall be liable for the costs of both service providers, this clause shall not be applicable where we have NOT informed the Eligible Person of a delay in assistance provision.
- 2.1.5.3. The service will include one call out per disablement and limits as detailed below, specific to each benefit. Charges for services that exceed these limits will be for the Eligible Person's cost at the prevailing hourly or kilometre rate of the region where the service is rendered.
- 2.1.5.4. The Eligible Person shall be with the vehicle at the time of service and assistance. The Company will not be responsible for any damage or loss from unattended vehicles or previous damage.
- 2.1.5.5. If the vehicle is still under warranty, The Company reserves the right to refer the assistance to the warranty provider. Where The Company has provided assistance for a vehicle under warranty the Eligible Person shall absolve The Company from any warranty dispute.

2.1.6 Benefits

All benefits are subject to overall limits as indicated for a 12 month period.

2.1.6.1 Flat Tyre

The Company will call out a service provider to fit a spare tyre. It remains the Eligible Person's responsibility to ensure that the spare tyre is inflated and serviceable. The Company will not cover the cost of repair to either tyre or replacement thereof. Should more than one tyre be flat, the vehicle will be towed to the nearest repairer. Should the Eligible Person not have the lock nuts in the case of mag tyres, the vehicle will be towed to the nearest repairer.

2.1.6.2 Flat battery

If the battery of an Eligible Person's vehicle runs down and the vehicle won't start, then The Company could call out a service provider to attempt to jumpstart the vehicle. The Eligible Person will be advised that on certain vehicles the act of jumpstart may damage the vehicle's computer. If the Eligible Person's vehicle falls within this category, they will be advised that it would be better to tow the vehicle to a suitable dealership rather than attempting a jumpstart. If the Eligible person insists on a jumpstart, they absolve The Company from any liability and if the jumpstart is not successful, the Eligible Person will be bear any subsequent tow charges. The Company will not cover the costs of replacing the battery.

2.1.6.3 Electrical or Mechanical Fault

Where an Eligible Person's vehicle has broken down as a result of mechanical or electrical problems then The Company will tow the vehicle to the nearest place of repair. The Company will not cover the cost of any parts that may need to be purchased or replaced.

2.1.6.4 Towing (Mechanical Breakdown)

The Company will tow the vehicle to the nearest place of repair within a 40km radius and will pay up to R1500 (incl. VAT) of the cost of tow. Any additional costs shall be paid by the owner / driver of the vehicle.

In the event that the vehicle cannot be repaired within 12 hours and the Eligible Person is more than 100 km from their permanent residence, then The Company will either pay for one night accommodation (for a maximum of 4 adults subject to a limit of R500 per incident) **OR** rental of a motor vehicle for one day to a maximum of R500 per incident. Following such an event and where the Eligible Person has subsequently left their vehicle behind and continued their journey we will arrange for entry level car hire for 24 hours to a maximum value of R500 per incident for the client to repatriate their own vehicle.

2.1.6.5 Towing (Accident)

Should the Eligible Person's vehicle not be driveable after being involved in an accident, The Company will tow the vehicle to the nearest repairer with a maximum indemnity of R 1 500 (incl. VAT) per incident. The Company can assist with the hire or booking of a hire car or accommodation if required. The cost for the hire car and accommodation will be for the

Eligible Person's account and they will have to meet with the terms and conditions of the car hire company. The Company will use a service provider as prescribed by The Client however the maximum indemnity that will be paid by The Company will be R1500 incl. VAT.

2.1.6.6 2nd Tow / Break-in Tow

Not Included

2.1.6.7 Fuel

If the Eligible Person is stranded next to the road as a result of running out of fuel, then The Company will arrange for 20 litres of fuel to be delivered to the Eligible Person, to a maximum benefit of 3 times per year. The cost of the fuel will be borne by the Eligible Person. Specific brands of fuel cannot be guaranteed.

2.1.6.8 Locksmiths

If the Eligible Person is stranded as a result of their vehicle's keys being locked inside their vehicle, then The Company will call-out a service provider to assist to a maximum of one hour's labour. The Company will not cover the cost of the key or remote control replacements. The Eligible Person will warrant that they are authorised to access the vehicle and The Company will not be held liable for gaining such access.

Should the vehicle not be driveable due to loss / damage of keys, The Company will suggest that the vehicle be towed to an authorised repairer. Should the Eligible Person require that service provider renders the vehicle driveable by whatever other means, these costs will be for the Eligible person's account and The Company will not be liable for any resultant repairs or damages.

2.1.6.9 Value-Added Services

If less than 100km from the place of permanent residence, The Company will arrange a taxi to transport the occupants of the vehicle; the cost of the taxi shall be borne by the client. Irrespective of distance, on request we will telephone all necessary relatives, employers or colleagues to inform them of the incident. We will provide 24-hour travel and route assistance in all major metropolitan areas

2.1.6.10 Our Guarantee

If an Eligible Person contacts the Contact Centre and The Company appoints a Service Provider to assist and the vehicle is not towed to an approved repairer, The Company commits to pay any related release fees, storage costs and 2nd tow costs related to the event.

2.2. Household / Office Assistance call out and 1 hour labour

This is an assistance service providing access to essential services that may be required in an emergency within the principal household/office and adjoining buildings of the Eligible Person.

The service is available 24 hours a day, 7 days a week and **includes callout & 1st hour labour charge. Thereafter labour and any parts costs are for The Eligible Person's account.** Assistance is applicable for the private residence of the Eligible Person and does not extend to municipal or Eskom property.

2.2.1. The service

- Plumbers
- Electricians
- Locksmiths
- Builders (referral only)
- Carpet specialists for flood damage (referral only)
- Appliance assistance (white goods only)
- Painters (referral only)
- Garden services (referral only)
- Fire damage (referral only)
- Brown appliances (TV, VCR, HiFi, etc.) (referral only)

Overall limit of R3 000 per policy per annum.

2.2.2. Exclusions

- Appliances 8 years and older are excluded but can be covered on a fee for service basis.
- Motors & pumps are covered on a fee for service basis only.

- Intercom systems & alarms and Electric fences are covered on a fee for service basis

2.2.3. Referral Service

The Eligible Person has full access to our service provider database, where the Call Centre offers assistance; however all expenses incurred are for the Eligible Person's account.

2.2.4. Electrical

Call out fee and 1 (one) hours labour is covered in the following emergencies only:

- Faulty lights & fittings – where the fault is tripping all the electricity in the main house.
- Faulty plugs – where the fault is tripping all the electricity in the main house.
- Faulty circuits/distribution boards – where the fault is tripping all the electricity in the main house.
- Power failures – excludes council problems
- Earth Leakage relays
- Burst geyser, geyser elements and thermostats.
- Stove plate elements and switches

2.2.5. Exclusions on Electrical

- Repairs to obtain compliance certificates
- Upgrading of Infrastructure
- Non-SABS compliant installations
- Fault finding / Electrical detection

2.2.6.Plumbing

Call out fee and 1 (one) hours labour is covered in the following emergencies only:

- Water leaks causing water damage to the interior of the house. i.e. taps and toilets.
- Geyser valves & elements.
- Burst pipes causing damage and restricting water in the home environment.
- Blocked and overflowing toilets.

2.2.7.Exclusions on plumbing

- Compensation for consequential damage.
- Upgrading of infrastructure.
- Cleaning septic tanks / French drains
- Lifting or refitting tiles or paving.
- Use of drain machine.
- Water leak detection.
- Municipal connections.
- Non-SABS compliant installations
- Blockage due to cement, collapsed pipes, extensive tree roots, or other foreign objects, which cannot be opened by standard drain equipment
- Replacement/re-routing of pipes
- Specialised or imported sanitary ware
- Underground water fault detection
- Burst geyser(s) including any consequential losses – whether direct or indirect-as well as any damage/loss to geyser(s) (valves, thermostats or overflow) which is covered by any other insurance/warranty scheme/ maintenance plan

2.2.8. Appliances

Call out fee and 1 (one) hours labour is covered in the following emergencies on “white goods” (Washing machines, Stoves, Fridge, Freezer, Dish Washer, Tumble Dryer) only:

2.2.8.1. Exclusions on appliances

- Repair & replacement of faulty parts
- Where parts are no longer available or the item is irreparable.
- Any appliance over the age of 8 years.
- Where the appliance is under the manufacturer’s warranty. (Repairs by unauthorised service providers will render the manufacturer’s warranty null & void.)
- Appliances used for commercial / industrial purposes or for hire.
- Repairs to external framework of the appliance.
- Cleaning, repair or replacement of filters, light bulbs, glass shelving or auxiliary items e.g. ice maker.

2.2.9. Locksmiths

Callout and 1 (one) hours labour is covered if the Eligible Person is locked out of their permanent residence, has lost their keys or keys are not available. The Eligible Member will warrant that they are authorised to enter the premises.

2.2.9.1. Exclusions on locksmiths

- Replacement keys and locks

2.3. Medical Assistance

All benefits are subject to an overall limit of R10 000 per policyholder per 12 month period. The Contact Centre retains the right to use the most reasonable and cost effective solution. Any shortfall between actual cost and the allowance included in the individual benefits must be settled by the Eligible person with the relevant service provider.

2.3.1. The service

- Emergency telephonic medical advice and information
- Emergency medical response by road or air to scene of medical emergency
- Hospital admission guarantee of up to R 5000.00
- Transfer of patient to most appropriate medical facility
- Emotional support and tele-counselling
- Transfer of life saving medication and emergency blood
- Companionship and/or care of stranded minors
- Repatriation of patient or return of mortal remains
- Confidential non-emergency medical information and advice

2.3.2. Advanced life Support

2.3.3. Emergency Medical Advice & Information:

The service provider will provide the Eligible Person (or caller on his/her behalf) with advice and information regarding any emergency medical condition by telephone so that emergency assistance can immediately be provided to a person suffering illness or injury until a medical team arrives at the scene. The advice and information shall be regarded as such and not as an accurate or definitive diagnosis of any condition any person might suffer.

2.3.3.1. Definitions & Life Support

Utilising a fleet of air or road mobile intensive care ambulances and rapid medical intervention vehicles (manned by doctors, nurses and paramedics) immediate response is undertaken to the scene of a medical emergency where appropriate advanced lifesaving resuscitation will be provided to the Eligible Person and where relevant, the Eligible Person will be stabilised before transfer is provided to the closest appropriate medical facility.

2.3.3.2. Transfer of the Eligible Person to the most appropriate medical facility:

In all life threatening medical emergencies, the Eligible Person will be transported by road or air to the most appropriate and closest hospital that can effectively manage that particular condition and provide continuity of care, as determined and at the sole discretion of the Medical Director of the service provider.

If the condition is not life threatening, but necessitates the use of an ambulance, the Eligible Person will be transported to a preferred provider hospital if necessary, as determined and at the sole discretion of the Medical Director of the service provider.

All elective aero medical transfers serve to upgrade the continuity of care of the Eligible Person to a tertiary medical facility and must be deemed to be medically justified prior to air ambulance transportation. Any elective aero medical transfer destined for a lower level of care, step-down facility or for chronic management, will be evaluated case by case at the sole discretion of the Medical Director of the service provider.

2.3.3.3. Transfer of the Eligible Person to a specialist diagnostic and therapeutic medical care centre:

Any Eligible Person, who requires specialist diagnostic or therapeutic procedures which cannot be performed by the admitting hospital, will be transferred by road or air to the receiving facility where such procedures or specialist care can be performed, as determined and at the sole discretion of the Medical Director of the service provider. The transfer of the Eligible Person shall be limited to one one-way transfer to the facility able to provide the specialist diagnostic interventions. Any return trip that is undertaken will not be covered under this agreement. The CONTACT CENTRE must arrange all arrangements for transfer of a patient.

2.3.3.4. Transfer of Life Saving medications and emergency blood if required:

If lifesaving emergency medications or emergency blood products (thus excluding standard routine delivery and/or charges for blood) are required which cannot be obtained at the medical facility responsible for the Eligible Person's treatment, then the emergency medication will be transported to the Eligible Person.

2.3.3.5. Admission deposit guarantees:

If necessary, a financial guarantee of up to R5, 000-00 will be provided to ensure immediate and appropriate emergency medical care of the Eligible Person by the emergency department of the receiving medical facility, thus preventing any delays in treatment due to financial policies enforced by specifically private medical institutions. All such deposits will

be refundable to The Company by the Eligible Person or his/her medical aid society within 30 (thirty) days. Should the Eligible Person not have appropriate medical cover, or sufficient personal funds available for treatment of the condition when admitted to the specific hospital, it is possible that such facility will not admit the Eligible Person. This is a practicality of the South African medical environment, which the service provider cannot affect or override.

2.3.4. Comprehensive Pre-hospital Services

2.3.4.1. Non-emergency / general medical (telephonic) consultation and advice:

2.3.4.1.1.1. Medical and nursing practitioners will provide an Eligible Person with advice and information regarding medical conditions by telephone. This will *inter alia* include:

2.3.4.1.1.2. general medical advice;

2.3.4.1.1.3. chemical substance misuse or abuse;

2.3.4.1.1.4. data concerning referrals to hospitals, doctors, dentists and pharmacies;

2.3.4.1.1.5. medical travel information and advice;

2.3.4.1.1.6. generic medicine advice;

2.3.4.1.1.7. preferred provider advice and or referral where applicable;

2.3.4.1.1.8. The advice and information shall be regarded as such and not as an accurate or definitive diagnosis of any condition any person might suffer.

2.3.5. Repatriation of Eligible Person / return of mortal remains:

2.3.5.1. Any Eligible Person who is hospitalised away from his normal place of residence and requires medical assistance in order to return, will be repatriated, by road or air, whichever is

the most appropriate, to his hometown hospital or residence within the Area. This will only apply to the Eligible Person's place of permanent residence and will be defined as the Eligible Person requiring definitive medical intervention whilst in transit, as determined by the Medical Director of the service provider.

2.3.5.2. In the unfortunate event that death occurs whilst the Eligible Person is away from home, repatriation of the mortal remains will be undertaken to the Eligible Person's town of permanent residence within the Area.

2.3.5.3. Companionship and/or care of stranded minors:

In the event any minors are left stranded due to any Medical Emergency occurring whilst away from home, arrangements will be made to accompany the minors back to their residence or to other place of safety, both within the Area.

2.3.5.4. Routine Medically justifiable ambulance transfers

Whenever non-emergency medically justifiable ambulance transport is required to transfer the Eligible Person either from home to hospital or from hospital to hospital, arrangements if made through the service provider call Contact Centre will ensure that such transport is undertaken whenever required by road. The medical necessity of such transportation will be determined by the allocated service providers Medical Director. **However, any arrangements made with independent ambulance transportation services and not authorised and approved by The Company with a reference number, are not the responsibility of The Company in any way.** Medically justifiable transfers will be determined by the Eligible

Person requiring definitive medical intervention in transit. Should the inter-hospital transfer be requested due to the unavailability of other modes of transport and not due to medical necessity, the Eligible person will be liable in full for the costs of transportation.

2.4. Legal Assistance

An assistance service available to Eligible Persons 24 hours a day, 7 days a week, providing legal assistance and referral for legal representation. Eligible Persons are assisted telephonically by qualified attorneys and are guided through the legal process.

2.4.1. The service

- 24 hour telephonic legal advice for basic business circumstances
- 24 hour legal referral
- Two, 30 minute consultations with a qualified attorney. (At the discretion of our legal representative.)*
- We will provide you with Pro Forma agreements which can be obtained in standard form by contacting our call centre, for example such as: power of attorney, sale or lease agreements, option agreements, session agreements, agreement of collaboration between members of a CC, and domestic worker contracts.
- Telephonic guidance on contractual law
- Telephonic guidance on basic labour issues

* *At the discretion of our legal representative.*

Important Notice: It should be noted that this benefit is intended to provide basic telephonic legal advice and for more technical questions, policyholders may be referred to more qualified legal advisers which may have cost implications to the policyholder.

2.5. Eezi Assist

An efficient and easy form of communication that will increase policyholder contact with the Contact Centre thereby leading to a decrease in costs such as release and storage fees. In addition this benefit provides greater security to the policyholder and their family members.

Cover up to 4 family members

2.5.1. The service

- Available 24 hours a day, 7 days a week.
- Policyholders register themselves and family members on the SIS website; this is a legal requirement and entitles CLC to track the person's location.
- An activation SMS will be sent to each member registered that they need to load to an assigned button/number on their mobile phone.
- Should the client require assistance in accordance with their policy wording, they simply press the assigned button for 2 seconds and the Contact Centre will automatically locate the area that the client is in and they may require assistance.

2.5.2. Terms and conditions and use of this Product

- Cellfind, SIS Assist and CLC will not be held liable in the event that the product has not been used as per specifications provided.

- The signal is transmitted via cell phone networks and therefore Cellfind, SIS Assist and CLC will not be held liable for any delay, interruption or failure should the signal not transmit to the Contact Centre as specified. Cell C users might experience a delay in service due to a technical error on the network that may cause a delay in the signal transmission and is also unable to provide a location of the user.
- This product is only to be used within the borders of South Africa
- The cell phone needs to have airtime loaded.
- This product is for use to the policy holder and his direct family. The limitation on number of users is 4 per family.
- In the event that the user's relevant information has changed, it remains the sole responsibility of the user and/or the broker to notify CLC or SIS Assist to update the details on the system accordingly.
- Cellfind, SIS Assist and CLC is hereby indemnified and held harmless against any claims, damages, costs and/or expenses of whatever nature, arising out of its failure, for whatever reason to comply with the elements of this agreement.

2.6. Safe 'n Sound (Personal Lines Only)

An average of 18 000 people are killed on our roads each year whilst another 150 000 are injured. More than 50% of these involve alcohol. Drinking and driving is not only extremely dangerous it is also a criminal offense that can carry a penalty of up to R120 000 or six months in jail.

People are becoming more aware that driving under the influence of alcohol is dangerous not only due to being caught by the police or traffic authorities but also because of the greater risk of an accident causing injury or death to the driver or other parties.

If you are aware of a function or event where after you may need alternative transport home, you can pre-book to be assisted home Safe 'n Sound.

2.6.1.Limit:

- 6 free trips per year which includes 50kms per trip and thereafter a fee of R10 per kilometre is payable directly to the driver.
- The service is available 50kms from the city centre.
- Assistance outside of these areas may be arranged (subject to availability) but at an additional charge.
- The service is available for personal lines only.
- The service is available in the following areas:
 - Johannesburg
 - Pretoria
 - Port Elizabeth
 - Cape Town
 - Durban
 - Bloemfontein
 - Other areas could be added over time

2.6.2.Terms and Conditions:

- This is a pre-booking service and must be booked at least 2hrs in advance.

- Bookings must be made directly with the call centre and clients must provide the call centre with all relevant information including but not limited to:
 - Collection time
 - Collection address
 - Drop off address
 - Vehicle details
 - Passenger details
 - Alternative contact details
- Subject to the availability of drivers.
- This is not a standard taxi service; the service will include taking the client home in their own vehicle.
- The service is not available for motorcycles.
- Commercial policies can be assisted but on a fee for service basis. Payment needs to be made in cash directly with the driver alternatively an EFT can be made prior to the collection.
- The service can be used for vehicles that are not on the policy as long as the client is with the alternative vehicle.
- Payments for any additional kilometres travelled over and above the benefit must be settled at time of collection directly with the driver.
- Any disputes regarding distances travelled must be referred to the assist call centre and not directly with drivers.
- The client's vehicle must have sufficient fuel in the vehicle to reach the final destination. Should this not be the case, the driver will visit the nearest petrol station to obtain enough fuel to complete the trip. Any associated costs will be for the clients account. Should the client not be in a position to pay for the required fuel My Designated Driver reserves the right to

terminate the trip. The full benefit will be deducted from their annual limit.

- Clients can take a maximum of 3 passengers with them in the vehicle. Passengers drop offs must be on route to the final drop off address of the client.
- Should a driver be delayed the assist call centre will contact the client and inform him of the delay.
- Drivers will wait outside the collection venue for a maximum of 20minutes after collection time, thereafter the driver will have to leave and the clients benefit will be forfeited and deducted from their annual limit.
- Drivers will not be able to stop on route for any reason including but not limited to purchasing food or cigarettes.
- Cancellations must be made at least 1 hour prior to collection time. Should a booking be cancelled within 1 hour prior to the agreed collection time, the trip will be cancelled and the benefit will be deducted from the client's annual limit.
- Trading hours: (We only provide the service for these trading hours)
 - The service is available 365 days a year.
 - Monday – Sunday 17:30:00 - 03:00
- All drivers have valid South African driver's licenses.
- The service provider will not be held responsible for any damage to the vehicle or theft of goods
- Policy holders insurance must cover additional drivers driving the client's vehicle in the form of the designated driver.
- Should any damage occur whilst the service provider is operating the vehicle it will be the sole responsibility of the client to claim through their insurance.

- Should the client's vehicle not be within a roadworthy condition or registered, the SP reserves the right to withhold service.
- Should the client or their vehicle be in the possession of any illegal substances, weapons or alcohol the SP reserves the right to withhold service.
- Clients must not give gratuities to drivers.
- Collections that take place on a public holiday will not incur extra costs and the operating procedure will remain the same, with the exception of 31 December (old year's eve). Any calls that take place on the evening of 31 December and early morning of 1 January must be booked by no later than 16:00 on the 30 December.

2.7. General Terms and Conditions

(Where applicable the following conditions will apply to all services provided by The Company.)

- 2.7.1. This agreement and any attachments shall be read together as one contract and any word or expression to which a specific meaning has attached in any part of this agreement shall bear such specific meaning wherever it may occur. The laws of the Republic of South Africa will govern this agreement.
- 2.7.2. The Company may, at its expense, take proceedings in The Scheme's name to recover compensation or secure an indemnity from any third party in respect of any injury, loss, damage or expense covered by this agreement. Any amount so recovered shall belong to The Company. The Company shall advise The Client in writing of its intention before proceeding.
- 2.7.3. If any misrepresentation or concealment is made by The Scheme or on your behalf in obtaining this agreement or in support of any claim there under, this agreement shall become void and the premium in respect thereof shall be forfeited.
- 2.7.4. The due observance and fulfilment of the terms, provisions and endorsements of this agreement insofar as they relate to anything being done or complied with by The Scheme, shall be a condition precedent to The Company's liability to make any payment under this agreement
- 2.7.5. You shall reimburse The Company within one month of receiving written request to defray any expense for which The Company is not liable.
- 2.7.6. No claim or refund under this agreement shall carry interest.

- 2.7.7. Payment of any claim under this Agreement shall only be made in the Republic of South Africa.
- 2.7.8. If at any time any claim arises under this agreement, and there may be any insurance or scheme covering the same expenses, loss, damage or liability, The Company shall not pay more than their rate-able proportion of such claim.
- 2.7.9. Where amounts recoverable from The Company are delayed pending finalization of any claim, payments on account will be made to you at The Company's' option.
- 2.7.10. This agreement is not assignable. Compensation shall be payable only to The Scheme or Your legal representative whose receipt shall eventually discharge The Company.
- 2.7.11. This agreement constitutes the whole agreement between the parties hereto and no alteration or addition to or variation and no waiver by The Company of any of their rights against The Scheme hereunder shall be of any force or unless reduced to writing and signed by us.
- 2.7.12. If The Company (verbally or in writing) repudiates and/or rejects any claim under this agreement, this done by repudiation process, after which The Company will be released from any liability unless summons is served on The Company within three months of such repudiation/rejection.
- 2.7.13. All headings must be taken into consideration for purposes of interpretation of this agreement.
- 2.7.14. Cover in respect of an Eligible Person will terminate on the first day of the month coinciding with or following:
- 2.7.15. non-payment of fee; and/or

2.7.16. Termination of agreement with The Company.

2.7.17. Written notice of a claim must be given to The Company at PO Box 66322, Highveld X7, 0169 within 60 days after the occurrence or commencement of any event, which may give, rise to a claim.

2.7.18. The Company reserves the right in consultation with The Scheme to bring about changes to this policy wording and its definitions.

2.7.19. The Service providers that are contracted by the Contact Centre for any assistance services are independent contractors. Although every effort is made to monitor and assess these service providers, the responsibility for loss, damage or unsatisfactory workmanship remains with the service provider. The Company will, however, make every effort to resolve any dispute that may arise, conditional upon the complaint being received in writing within 48 hours of the incident.

3. Broker Support

3.1. Claims Assist (Personal Lines Only)

3.1.1. The service

- Policyholders are encouraged to call the assistance telephone number whenever they are in need; be it for vehicle or appliance breakdown, accident, medical emergency, insurance claim etc.
- The Contact Centre will ensure the policyholder receives the appropriate assistance quickly and efficiently whilst ensuring that costs relating to claims against the insurance policy are minimised.
- Service is available to policyholders 24 hours a day, 365 days a year.
- The Contact Centre will send the relevant claim forms to the client under cover of a letter explaining what is required of the policyholder.
- The Contact Centre will follow up with the policyholder to ensure the claim forms have been received and assist wherever possible to ensure the speedy submission of claims documents.
- Documents will be faxed back to the insurer or their agent for processing.

It is essential that policyholders are advised to contact the Contact Centre whenever they need assistance or need to submit a claim.

3.2. Confirmation of Insurance

3.2.1. The service

- When the offices of the insurer / administrator / broker are not open, the policyholder can call the Contact Centre for confirmation of insurance.

- This is sometimes required when the policyholder has purchased a new motor vehicle or other asset which needs to be placed on cover with the insurance.
- As this only applies to existing, paid up clients, the Contact Centre will verify the policyholder's status before providing such a letter of temporary cover. Certain parameters may be advised by the insurer to ensure the Contact Centre does not act outside of its delegated authority. Such parameters could include maximum value to be insured, type of asset to be insured, etc.
- The insurer's underwriting department will be advised that such a confirmation of insurance was issued, to enable them to liaise with the client.

3.3. Across Border Services

3.3.1. The service

- When the offices of the insurer / administrator / broker are not open, the policyholder can call the Contact Centre for border letters.
- As this only applies to existing, paid up clients, the Contact Centre will verify the policyholder's status before providing such a letter of temporary cover. Certain parameters may be advised by the insurer to ensure the Contact Centre does not act outside of its delegated authority. Such parameters could include maximum value to be insured, territorial limits and security requirements.
- The insurer's underwriting department will be advised that such a border letter was issued, to enable them to liaise with the client.