



Welcome to ALL4U Emergency Assist!

The Programme offers members some peace of mind in the event of an emergency.
Call **0861 255 226**, for assistance

DOMESTIC CLIENTS

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:

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. This service will be arranged up to a 60km roundtrip (from starting point to the point of dispatch). 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). 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 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 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, caravan or trailer (provided the caravan or trailer is covered on the policy) to the nearest repairer up to a 60km roundtrip (from 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).

Storage

The Call Centre will arrange for the safe storage of the vehicle, caravan or trailer (provided the caravan or trailer is covered on the policy) 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, caravan or trailer (provided the caravan or trailer is covered on the policy) 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 or office 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 the Call Centre's 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 a caravan or trailer (provided the caravan or trailer is covered on the policy). Multiple Tows (e.g. where the member requires the vehicle and trailer or caravan to be towed) will be arranged by applying the applicable individual limits and subject to the trailer or caravan being entitled to service. 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 and a caravan or trailer (provided the caravan or trailer is covered on the policy) 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 and a caravan or trailer (provided the caravan or trailer is on the policy) 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/office.
- 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) 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, caravan or trailer 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) 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 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, caravan or trailer that is not in a safe condition to be towed or serviced or that may result in damage to the vehicle, caravan or trailer 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 and caravan or trailer 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, caravan or trailer in the commission of a crime.
- Repeated service calls for a vehicle, caravan or trailer 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

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. Bee Keepers
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.

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 were a glazier is dispatched to ensure that damaged building glass can be professionally replaced
- Broken or badly cracked window panes 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 customers 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 owned 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)

Tree Fellers/Bee Keepers 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 / HI- JACKING 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 pre-loaded debit card to the value of R500 to assist the member in the interim which will be couriered to the member. 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 SYSTEM

In a panic situation, you never want to be alone! Panic SOS provides members and their loved ones with 24-hour access to their own experienced crisis manager – who will help them through their emergency.

Save the USSD: *120*880*4876# on your speed dial to use in the event of an emergency.

Location Based Services (LBS) – Panic system

- This service operates across all South African cell phone networks. The services are accessible via a wide range of interfaces such as SMS, MMS, USSD, WAP and the Internet.
- Assistance will be provided on a best effort basis (if the member is accessible by road) through the Panic Button (USSD) saved on their speed dial, and is subject to having their cell phone number provided and registered in advance of the incident
- Member presses pre-selected speed dial number on their cell phone.
- The member's location is determined via LBS.
- The Call Centre confirms the type of service the member requires inclusive of any medical conditions and next of kin details if a medical emergency arises.
- The Call Centre responds accordingly and alerts next of kin where applicable.
- This service is only available subject to an active member utilizing the USSD string code provided.

Please Note: This service is only functional subject to the member being registered by submitting the necessary details for successful activation.

HOME DRIVE (If selected)

Home Drive

The service includes automated SMS communication services, which will SMS the member on the afternoon of their booking so that 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.**

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 six (6) Home Drive trips to a radius of 50km per incident. Any additional kilometres travelled will be charged at R9.00 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 4 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 are ALL 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

- 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 so as 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.

FINE EXPERT PORTAL PRO PLUS CALL CENTRE

Fine Expert Portal Pro Plus Call Centre specialises in providing a unique service that is designed to take the hassle out of dealing with traffic fines. Fine Expert Portal Pro Plus Call Centre provides a quick, easy and painless channel to receive fine notification and getting your fines paid, with the added benefit of negotiated fine reductions for members.

Dealing with municipal and provincial traffic departments can be a complex and arduous process, therefore we use our extensive legal and administrative expertise to simplify the entire process and take the pain away.

Benefits:

- Proactive notification of issued traffic fines.
- Easy, no fuss fines payment facility.
- Proof of payment of fines are submitted to the members for use in roadblocks should the need arise.
- Discounts on traffic fines of up to 50%.

What Services are Included?

Your membership of Fine Expert Portal Pro Plus Call Centre entitles you to the following service(s):

- Proactive notifications of fines posted onto www.paycity.co.za and other fines databases that allow automated integration.
- Any discount negotiated on fines will be for the benefit of the member.
- No queues or admin burden in dealing with Traffic Departments.

How does Fine Expert Portal Pro Plus Call Centre work?

- Register on the Fines Expert Portal or call the Call Centre for assistance
- Queries are handled via Support Tickets on the portal or the call centre.
- Within 1-2 weeks fines issued* on your South African ID number posted onto the various fines databases is loaded onto your profile and you receive SMS's and / or email notifications

- The member can view the fines details on the member portal and use the easy online payment facility to quickly pay your fines.
- Where we negotiate discounts on your behalf you only the discounted amount and the full discount is for your benefit.
- When new fines are issued on your South African ID number you will receive email and SMS notifications.

Who is entitled to use Fine Expert Portal Pro Plus Call Centre?

An eligible and registered member of Fine Expert Portal Pro Plus Call Centre.

Terms and Conditions

- *Fines are said to be “issued” once they are posted fines databases used by Issuing Authorities.
- Other fines that are not posted onto fines databases can be dealt with by Fine Expert Portal Pro Plus Call Centre but Fine Expert Portal Pro Plus Call Centre must be notified of these by the member before the service can commence.
- Fines notifications will only be sent to the member proactively if they are posted on a fines database that allows integration.
- The service is limited to traffic fines issued within the Republic of South Africa.
- The service is limited to the main member.
- The discount level is highly dependent on the type and age of the infringement as well as the issuing authority.
- Membership must be fully paid up at the time of the fine being issued.
- At the time of the fine, members must comply with all the legal and regulatory requirements of the Roads Acts of South Africa and other such relevant legislation.
- Fine Expert Portal Pro Plus Call Centre does not guarantee the performance of the traffic department.
- Fine Expert Portal Pro Plus Call Centre service does not include AARTO de-merit points reductions.
- Services and rates only apply to privately owned vehicles.
- Representation of No Admission (“NAG”) offences are excluded from the standard Fine Expert service. Fine Expert will notify a member about NAG’s, but the member will have to approach the relevant authority directly to deal with these. In cases where Fine Expert is able to assist with NAG’s a surcharge will apply which will be communicated to the member for approval prior to proceeding.

VEHICLE LICENCE DISC EXPERT PORTAL PRO PLUS CALL CENTRE

Vehicle Licence Disc Expert Portal Pro Plus Call Centre specialises in supporting members with a no hassle way of renewing their South African vehicle Licence discs.

The fact is that all vehicle owners must renew their vehicle licence discs every year. The problem is that there is no reliable, proactive renewal notification and these processes are extremely frustrating and time consuming. The processes can also be costly due to penalties and / or fines for late payment or driving without a valid vehicle licence disc.

Dealing with financial institutions, government departments and parastatals such as Traffic Departments can be a complex and arduous process, therefore we use our extensive legal and administrative expertise to simplify the entire process and really take the pain away.

Your membership of Vehicle Licence Disc Expert Portal Pro Plus Call Centre entitles you to the following service(s):

- Vehicle Licence Disc Expert Portal Pro Plus Call Centre members have access to a unique service that is designed to take the hassle out of vehicle licence disc renewals.
- Vehicle Licence Disc Expert Portal Pro Plus Call Centre will work with members to provide a convenient, quick, easy and painless channel to get their vehicle licence discs renewed.

What are the benefits?

- **Relief** - no queues and admin in dealing with the Traffic Department or Post Office.
- **Recoveries** - we protect the members' pockets by making sure that they will never have to pay any penalty fees or fines for expired vehicle license discs.
- **Representation** - our expert team provides full administrative support for all licence renewal issues.

How does Vehicle Licence Disc Expert Portal Pro Plus Call Centre work?

1. Registered members can capture their vehicle licence disc details and current expiry dates.
2. 6 weeks prior to the expiry of the licence disc the member receives a notification of the expiry provided the member is still covered.
3. The detail of the licence discs that is about to expire is viewable on the member portal including the renewal cost.
4. Member pays the licence disc renewal cost via credit card or secure instant ETF at least 30 calendar days prior to the expiry of the existing disc and captures the deliver address for the renewed disc.
5. Vehicle Licence Disc Expert Portal Pro Plus Call Centre has the disc renewed and delivered to the captured address at the member's cost / no cost to the member.

What are the Service Level Commitments?

Vehicle Licence Disc Expert Portal Pro Plus Call Centre will renew the vehicle license disc and have it delivered before the current disc expires (provided payment was received at least 30 calendar days prior to the expiry of the existing disc).

Terms & Conditions

- Not all Issuing Authorities operate in the same manner and the above process is based on how most Issuing Authorities operate in the Main Centres in South Africa. Should the process enforced by an Issuing Authorities vary from the above, the member will be informed accordingly during the vehicle licence disc renewal process.
- Renewal of Vehicle Licence discs that have already expired do not form part of the service and additional fees will be payable should Vehicle Licence Disc Expert Portal Pro Plus Call Centre be requested to assist with the renewal of these.
- Members remain responsible for settling traffic fines which could result in Vehicle Licence Disc Expert Portal Pro Plus Call Centre not being able to renew the vehicle licence disc.
- Vehicle Licence Disc Expert Portal Pro Plus Call Centre reserves the right to adjust the service offering should changes in the Issuing Authorities requirements have a material impact of the commercial model.
- Expiry notifications may be sent earlier and payment required earlier at times where issuing authorities are in backlog in order to ensure disc are renewed and delivered in time before existing disc expires.
- The standard SLA will not apply for disc renewals that have already expired or are within 4 - 5 weeks of expiry.
- Services and rates only apply to privately owned vehicles.

POTHOLE EXPERT PORTAL PLUS CALL CENTRE

Pothole Expert specialises in claiming funds for our members from road agencies for damage to their vehicles because of Potholes.

In most cases, road agencies make the claims process challenging and frustrating to understand. We get the best possible settlements on your claim from the 3rd Parties responsible as quickly and as painlessly as possible.

Dealing with government departments and parastatals, such as road agencies, can be a complex and difficult process, therefore we use our extensive legal and administrative expertise to simplify the entire process and take the pain away. Our team of experts have an average of 15 years administrative and legal experience in handling claims.

Our team helps beneficiaries complete all paperwork involved in their claim to get the maximum amount possible as efficiently as possible.

What Services are Included?

In the event of a claim, your membership of Pothole Expert entitles you to the following:

- No limit on recovery i.e. recovery is for all damaged caused by or because of a pothole.
- No excess payable.
- Telephonic assistance and advice explaining what is necessary to prepare a claim.

- Arrange for an initial assessment with a qualified and experienced assessor should it be required.
- Case Management of the claim.
- All Administration required for the presentation of a “bona fide” claim as determined and arranged by Pothole Expert.
- Up to 100% pay-out of all successful claims (Pothole Expert does not retain any part of the settlement paid by the roads agency)

How does Pothole Expert work?

1. Beneficiary is pre-registered on the member portal and receives a welcome SMS and / or email.
2. Should the beneficiary suffer damage as result of pothole he / she logs the claim on the member portal or call the Call Centre for assistance
3. Once the beneficiary uploaded all the required documents and other claim requirements on the member portal, Pothole Expert evaluates the merits of the claim and gives a view as to the worth of proceeding with their claim.
4. In the case where the merits of a claim are deemed non-valid, Pothole Expert sends a letter of explanation to the beneficiary explaining the exact reasons for this.
5. Upon the Validity of the beneficiary’s claim, Pothole Expert arranges all the necessary consultations and opinions that – in a claim manager view – the member requires for his/her claim.
6. Pothole Expert attends to all reasonable queries upon request for further particulars that might be required in pursuit of settlement of the claim.
7. Pothole Expert assists the beneficiary with all the necessary administrative support and documentation preparation for their submission.
8. Pothole Expert follows up with the relevant roads agency to obtain the compensation required.
9. Throughout the entire claims process the beneficiary can track the claims progress on the members portal.
10. The beneficiary will need to provide at least the following information for Pothole Expert to submit the claim:
 - ID Document
 - Valid Driving Licence
 - The Registration Details of the Vehicle
 - Exact GPS Co-ordinates of the pothole location
 - SAPS affidavit describing the incident
 - Photograph of damage caused by the pothole
 - Three written quotes for repair from reputable tyre / wheel shops or, if the vehicle has already been repaired, the final invoice for the repairs as well as proof of payment
 - If the vehicle is insured, a letter from the Insurance Company stating that the damage was not claimed from them.
 - If the vehicle is not insured, a police affidavit stating that there is no insurance cover on the vehicle damage.

Note that the requirements may vary according to the particular road agency, and we may request additional information. This includes Road Agency Specific Claim Forms that will be supplied to you for completion once the claim has been registered with Pothole Expert.

Who is entitled to make a claim?

A valid beneficiary of Pothole Expert at the time of initiating a claim.

What are the Limits of Service?

- Service is limited to vehicle damage because of a pothole on a road within the borders of the Republic of South Africa.
- Pothole Expert cannot guarantee that the road agency or municipality will accept liability for the pothole damage and pay for the damage.

No service will be provided:

- If the member has already claimed or is in the process of claiming for the damage from their Insurance Company.
- The incident is not reported to us within 5 (five) working days of the incident.
- Where the assessor does not substantiate the merits of the case; if the beneficiary does not agree, or there is material conflict between the beneficiary's assessment and that of the assessor, then the case will be referred to the Pothole Expert Arbitration Panel. The decision of the Pothole Expert Arbitration Panel will be final and binding on all the parties. The Pothole Expert Arbitration Panel will consist of an admitted attorney, as well as a tyre expert from a leading tyre retailer. Pothole Expert will not be responsible for any costs incurred in referring the beneficiary's case to the Panel.
- Any costs incurred from the beneficiary being approached by an outside party, without written consent from Pothole Expert will not be covered.
- The beneficiary is always free to get outside second opinions but the costs of these will not be borne by Pothole Expert unless prior approval has been secured in writing.
- Membership must be fully paid up at the time of the incident.
- At the time of the incident the beneficiary must comply with all the legal and regulatory requirements of the Roads Acts of South Africa and other such relevant legislation.
- Pothole Expert does not guarantee recovery from the relevant roads agency but will endeavour to obtain the best possible settlement for the beneficiary.

What are the Service Level Commitments?

The claim is activated once the beneficiary has registered it with Pothole Expert. Thereafter, there will be a 5 - 20 working day turnaround period from the time that all supporting documentation has been received to get an initial response from the relevant road agency. Please note that it can take from 6 weeks to 6 months to get an outcome on the claim.

Tyre & Rim Club Membership (if Selected and level dependent)

This Tyre and Rim membership provides members with access to first-class service using state-of-the-art SABS accredited alloy wheel repair facilities.

The Membership Program is limited to the vehicle registration and model as reflected on the original application. A valid cell phone number for the member is required.

What does your Tyre and Rim Club Membership include?

CLUB MEMBERSHIP OPTIONS		Silver	Gold	Platinum
Puncture Repair	Credits per annum	No	No	4
Rim Straightening	Pre-existing damage prior to activation covered	N/A	Yes	Yes
	Rim Straightening credits per annum	0	1	2
Tyre Rotation Service	once per annum	0	1	1
Wheel Alignment	once per annum	0	1	1
Wheel Balancing	once per annum	0	1	1
Membership Discounts	20% discount off balancing and alignment through Tiger Wheel & Tyre and TYRES & MORE®	Yes	Yes	Yes
	2.5% discount off any special run by Tiger Wheel & Tyre and TYRES & MORE® on their products	Yes	Yes	Yes
	Tyre & Rim	20%	30%	40%
Discounts off full rim refurbishments				
	Discounts off rim straightening			

What is not covered by your membership?

- Any stripping, repainting, polishing or restoring to factory finish;
- Any irreparable damage;
- Steel/Chrome wheels.

Motorcycles, caravans, trailers, busses, emergency vehicles, trucks, and heavy commercial vehicles are not eligible for the Tyre and Rim Club Membership.

Territorial Coverage

Benefits are only redeemable in South Africa.

Redeeming your Benefits

- The benefits and service are subject to a Waiting Period of 90 days from date of activation and on condition that there have been two consecutive successful debit order payments and received by the administrator.
- No benefits are redeemable where there have been non-payments of fees i.e. all fees must be fully paid up at the time of redeeming benefits.

How do you utilise your benefits?

- Visit your closest Tiger Wheel & Tyre Store, TYRES & MORE® or another authorised repairing dealer;

- Provide them with your vehicle's registration number or cell phone number, which is required to register the benefit;
- Once the membership is validated the benefit will be authorised.

Validation of membership

- The authorised repairing dealer will validate your membership with Tyre and Rim Club Membership via their instore authorisation portal.

Key Benefits

- The only SABS SANS1158 Standard approved Alloy Rim Repairer in the country.
- SABS ISO 9001 Quality Management Systems accredited.
- Real Time X-Ray technology guarantees 100%-wheel integrity.
- Audit trail of work carried out on repairs/refurbishments.
- Xpress Rim Repair Centres at Tiger Wheel & Tyre and TYRES & MORE® stores provide wheel straightening while you wait service.
- National footprint.
- Technology unique in South Africa.

Note: Full refurbishment is defined as a full repair to an alloy wheel, which includes stripping, repainting, welding, x-ray, polishing and restoring to the factory finish. Prices are quoted individually and are size and finish dependent. Prices are available at any Tiger Wheel & Tyre and TYRES & MORE® or other authorised repairing dealer.

MOBILE APP

The exciting and innovative ALL4U mobile app will enhance members' experience with Hennox. There are several exciting functions, packaged into a very smart little app to ensure client service excellence!

- Seamless access to all value-added services including detailed information of the product cover.
- Members will have a **"real-time"** view of policy schedules.
- Additional cover can be requested via the app or a request can be lodged to remove risk items.
- Members will be able to **lodge a claim** on the app for these claim types:
 - Home and Building Content
 - Geyser
 - Motor Theft
 - Motor Accident
 - Glass Damage
 - Personal items (e.g. Jewellery, Cell Phone and Keys.)
 - Damaged or Lost Goods
- The app has a **built-in accident manager** to assist members to capture all the relevant information at the scene of the incident. This includes capturing third party details through the vehicle licence disk and driver's licence disk scanning functionality, witness details, road conditions, geo-location, photos of the scene and more.
- **Vehicle Pre-inspection** / add a vehicle – members will be able to take photos of the vehicle, scan the vehicle license disk to capture the relevant details e.g. make, model and derivative as well as scanning the driver's license disk to decrypt the driver's details. The full pre-inspection detail will be date and time stamped and signed by the member (digitally) before sending it through to your offices via email to assess.
- Secure registration process with One Time Pin.
- An integrated **self-service web portal** compatible on tablets, laptops and PC's.

- A Built-in panic button to push in case of an emergency. The Panic button will send an alert into the call centre to “call back” the member and arrange immediate assistance.