

Renasa Assist Programme

Personal Lines Benefits Wording

Call **0861 628 328** for assistance 24/7/365.

In the event of the Telkom lines being down please kindly contact **083 791 0201** for Roadside Assistance.

EMERGENCY ROADSIDE ASSISTANCE

These services are available 24/7/365 days

Road Patrols

The objective is to get the beneficiary mobile on the roadside. These services are covered nationally including Lesotho and Swaziland. These services are limited to R500.

Services Include:

- Change of a flat tyre
- Fuel assistance (the first 5 litres is covered and the cost thereafter will be for the beneficiary's account).
- Flat battery (jump start covered for call out and 1 hour labour).
- Replacement of a battery will be for the beneficiary's account.
- Keys Locked in vehicle - unlocking only (cost of replacing keys is for the beneficiary's account).
- Minor roadside-running repairs related to breakdowns. This includes mobile solution for coils, immobilizers, fuses and limited assistance on fan belts.
- The cost of fuel and parts will be for the beneficiary's own account.
- The cost of a battery replacement will be for the beneficiary's own account.

** Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account.*

Locksmith Services

In the event that the road patrol is unable to open a vehicle to retrieve the keys from the vehicle, the call centre will dispatch an accredited locksmith to the incident scene to open the vehicle. The service is limited up to R800. The Service Provider will not cover the cost for repairs, the replacement of a lock or ignition switch or the cutting of keys.

Mechanical and Electrical Breakdowns

The primary objective of the Service Provider is to tow a vehicle to the nearest franchised dealer (if under warranty) or to the nearest repairer. The cost of the first 60km round-trip is covered (**starting from point of dispatch**) thereafter a charge of R6.00 ex vat per km is applicable and will be charged to the beneficiary.

** Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account.*

Car Hire

In the event that a vehicle has broken down more than 100km from the beneficiary's home, the call centre will pay for 24-hour, group-B car hire for the beneficiary to complete his or her journey or to return home. This service is subject to availability and the driver must be in possession of a valid credit card and driver's license. The service is limited to R500 and includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees and the delivery or collection charges of the vehicle to a maximum of 25km respectively. The cost of fuel will be for the beneficiary's account.

Overnight Accommodation

Instead of the car-rental option, arrangements can be made for overnight accommodation for the driver and four passengers. The service is limited to R500.

Vehicle Repatriation

Should the beneficiary choose the car-rental option and continue his or her journey while the vehicle is being repaired, the Service Provider will pay towards the costs of providing the beneficiary with a 24-hour, group-B car hire to collect the vehicle after repairs. Alternatively, a flight ticket can be arranged. This service is limited to R500 and includes the costs of the daily car rental, unlimited kilometre allowance, insurance fees, and the delivery /collection charges of the vehicle to a maximum of 25km respectively. The cost of fuel will be for the beneficiary's account.

** Toll fees are not inclusive within the benefit entitlement, and such costs, will be for the beneficiary's account.*

Accident Tow

For cover on accident towing, please refer to your policy schedule as this is managed through a different service provider.

Message-Relay Service

In the event of an electrical or mechanical breakdown, the call centre will on request relay any urgent messages to friends, colleagues or family members to advise them of the beneficiary's circumstances.

Storage

Should it be required, arrangements will be made for the safe storage of the vehicle overnight or for weekends up to a maximum of 4 days. On the next working day the vehicle will be re-located to the nearest approved dealer or competent repairer. Thereafter the cost of a second tow will be for the beneficiary's own account subject to the beneficiary taking direct control of the vehicle to an alternative destination which results in a second tow being required.

General Terms & Conditions

- Services will only be rendered to validated beneficiaries
- Battery replacement costs are for the beneficiary's account
 - Limited to South African territory only
- Roadside-assistance services are only available in the event that the breakdown occurs in South Africa, Lesotho or Swaziland.
- All services must be authorised, arranged and managed by the call centre. Any costs incurred through arrangements made by the beneficiary without prior authorisation from the call centre, shall not be reimbursed.
- 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.
- The liability 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 beneficiary's account. Second Tows will be for the beneficiary's account.
- A Beneficiary will only be entitled to the car hire and overnight accommodation benefits if the vehicle was towed by the service provider.
- 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 beneficiary 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

description is non-drivable, the incident will be considered to be an accident, and referred to the correct service provider.

The Beneficiary will not be entitled to service where:

- The vehicle is not in a roadworthy condition
- The vehicle is a motor home or large panel van (weighing in the excess of 3.5 tons)
- The vehicle has a gross mass exceeding 3.5 tons
- The fault is with a trailer, boat trailer or caravan
- The vehicle is already at a place of repair

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
- Charges for assistance required due to participation in a motorised-sporting event

Overall limit of R5 000 per policy holder per annum applies.

MEDICAL ASSIST ACCESS

The following benefits are on an access only basis. These services include:

- Emergency telephonic advice and information - 24 hours, seven days a week
- 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 you. You will receive emergency advice or have necessary support organised, by utilising the 24-hour Contact Centre Doctor.

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 cover is only valid for emergencies within the borders of South Africa.

HOME ASSISTANCE AND/OR OFFICE ASSISTANCE

Available 24 hours a day 365 days a year

Our Home and/or Office Assistance programme provides assistance to you when you are involved in a Home and/or Office Emergency. A Home and/or Office Emergency means any sudden, unexpected and/or unforeseen event at your home and/or office requiring the immediate and/or urgent services of a domestic tradesman to limit/ minimise or prevent further damage to the home and/or office.

This benefit is restricted to home and/or office emergencies and only applies to your eligible premises/primary place of permanent residence/office building, within the Republic of South Africa and used for domestic purposes, including outbuildings.

Emergency Services Notification and Call-out

At your 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.

Mobile Notification Services

As a beneficiary you will receive an SMS notifying you of the update on your active case.

The below details will be sent to your mobile phone after lodging a case:

- Name of Primary Case Manager
- Reference Number (ease of calling in and enable anyone of the Assist Agents to intervene or provide further details to the caller member)
- Once a Service Provider has been appointed, the responding Service Provider details will be sent along with the ETA
- Any changes made to the case (new Service Provider, additional requests – breakdown, needs a tow etc.)
- If there is a shift change, the details of your New Case Manager will also be sent

**Please note that each benefit 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.*

The Home and/or Office Assistance programme shall entail the following emergency services to customers:

1. Plumbers
2. Glaziers
3. Electricians
4. Locksmiths
5. Tree Felling
6. Bee Keepers and Pest Controllers
7. Appliances (the beneficiary will be assisted but on a member-to-pay basis only)

Terms and Conditions

- Overall limit of three incidents or R2000 per beneficiary per annum applies.
- Please note that the call out fee and first hour of labour will be covered under your Home and/or Office Assistance, however the cost of parts and additional labour will for your own account.
- Where the incident is not considered an emergency that requires immediate attention, we will provide a referral for any specific Service Provider and all costs will be for the beneficiary's account.
- The benefit period is one calendar year and the benefit does not accumulate, but is a maximum amount per annum.
- A repair incident is considered per service category, e.g. if an electrician is called out to repair on the distribution board as well as an electrical connection, this is treated as one call out.
- Benefit excludes MAINTENANCE (Of any kind)

Exclusions:

- Replacing light bulbs
- Adjustment of thermostats
- Any remote controls or access controls
- Normal wear and tear
- Safes.

PLUMBERS

Assistance shall be provided to customers 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 and/or office
- Emergency Geyser overflow, valves (Latco and pressure release) causing loss of hot water and pressure-release problems

Exclusions:

- Jacuzzi, swimming pools, boreholes and borehole pumps;
- Leak detection inspections,
- Repairs not complying with regulated specifications such as SABS and others,
- Leaking taps,
- Replacement of a burst geyser, septic tanks and water supply interruptions to permanent residence

GLAZIERS

- Glazier assistance is a 24-hour help line, offering assistance where a service provider is dispatched to ensure that damaged windscreens, side glass or building glass can be professionally replaced
- Broken or badly cracked window panes which could result in access to the residence
- No materials are covered as this is for the clients account (the actual glass etc. is for the client)

ELECTRICIANS

Assistance shall be provided 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 power failure
- Earth-leakage relays causing 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
- 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 (e.g. electric gate motor);
- Main electrical supply interruptions to permanent residence

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 beneficiary will be assisted, but is liable for the cost); and garages;
Padlocks; Replacing of damaged locks (the beneficiary will be assisted at his / her own expense);
Business premises (Business premises - Only applicable for Office Assistance)

Additional benefits also Included are:

- Tree Fellers/ Bee Keepers and Pest Controllers - paid for up to the per incident limits only and only within day light hours
- Should a break-in occur, Security assistance and guarding services will be provided at the beneficiary's request. This will be for the beneficiary's own account.

Overall limit of three incidents or R2000 per policy holder per annum applies.

Please note that the call out fee and first hour of labour will be covered under your Home and/ or Office Assistance, however the cost of parts and additional labour will be for the beneficiary's own account.

BAIL PROTECT

Relief - Recoveries –Assistance

The Problem

With the police now able to arrest anyone with outstanding traffic fines or traffic offences, the number of people in South Africa who can be arrested and be granted bail for relatively minor traffic offences is increasing. Added to this the reported cases of unlawful arrest and arrests using unnecessary force are also increasing. The states of our jails are scary to say the least so the thought of spending any time behind bars is terrifying for anyone. Bail is a legal right, but the problem is that many people are unaware of this right or how to access it.

Our Solution

We have an innovative service for our members providing assistance in posting bail following arrest for a minor crime. This service assists in exercising your legal right, however, the transgressor still faces the full extent of the law for whatever it is alleged that he/she has done. Our solution is simple and very effective:

- **Relief** – You have peace of mind that we are available 24/7 to post bail on your behalf and thereby ensure that you don't have to spend unnecessary time behind bars.
- **Recoveries** – You don't have to worry about having funds available or being able to access them as we will post bail of **up to** R3 000 on your behalf.
- **Legal Assistance** – Comprehensive legal advice and guidance by our qualified lawyers regarding your arrest and right to obtain bail.

What do we offer you?

The Bail Protect membership provides assistance in posting bail following arrest for a minor crime. This service assists in exercising your legal right to bail. In addition, **Bail Protect** undertakes to do all administrative management of the bail from start to finish.

For the duration of the claim, beneficiaries receive:

- 24/7 and 365 day a year call centre support if you are arrested and require bail;
- Comprehensive Legal advice on your rights regarding your arrest and bail;
- Assistance by contacting the police officer on duty to verify the arrest and bail details;
- Contact with your family to advise them of bail assistance;
- Assistance on your behalf where we ensure that we report to the relevant police station to post bail on your behalf;
- After bail follow up and assistance.

You will be covered in typical cases like:

- Road traffic offences such as neglecting to pay speeding fines
- Failure to appear in court to defend such traffic offences (contempt of court)
- Driving while under the influence of alcohol
- Common assault
- Shoplifting or theft where the amount is less than R 2 500
- Fraud where the value involved does not exceed R 2 500
- Illicit possession of illegal substances where the amount does not exceed 115 grams
- Drinking in public

Who is entitled to claim?

Any Bail Protect member, provided the membership fees are paid and up to date.

How do you claim with us?

- Contact the Call Centre and give the particulars of your case. Your membership details will be verified and you will be given a case number.
- We will contact the officer on duty to verify the arrest and bail details;
- We will SMS you to verify that an agent will be dispatched to post bail;
- We will contact your spouse/partner to advise of bail assistance;
- We will ensure that our agent reports to the relevant police station within 4 hours of receiving bail assistance request;
- We will obtain the original Bail Receipt from the police official;
- We will contact you one day after your 1st court appearance to determine outcome;
- We will continue to follow up with you until your matter is finalized in court;
- Our lawyers will advise you on any issue regarding your arrest and bail.

Terms and Conditions

- The maximum amount of bail per incident is R3 000. No assistance is available for bail in excess of this amount.
- If bail is granted, you will be asked to accept the terms and conditions (delivery of the receipt and bail and legal costs will be owed to the service provider if the policyholder does not appear at court at the allotted time and date).
- The bail will only be paid directly to the courts or government body via cash to the police departments or via attorney trust accounts to the relevant courts.
- The receipt for the bail payment must be given to the service administrator or its appointed agents or posted by registered mail within 24 hours of payment of bail, failing which a penalty of R500 will apply.
- If you do not appear at court on your appointed date, or if you appear but the service providers cannot recover the bail loan for whatever reason, you will be liable to pay the service provider the amount of the bail plus any legal costs incurred.

Limits of services

No bail assistance will be provided where:

- the amount of bail exceeds R 3,000
- the crime of which the Scheme Member is accused is classified as one of:
 - Assault with Grievous Bodily Harm
 - Murder or Attempted murder
 - Rape
 - Child abuse
 - Child pornography
 - Dealing in drugs
 - Armed robbery or robbery with aggravating circumstances
 - Treason, sabotage or subversion
- the crime of which the Scheme Member is accused is classified as one contemplated in Part II or Part III of Schedule 2 of the Criminal Procedure Act, 51 of 1977;
- the Issuing Authority is outside the Republic of South Africa;
- the Issuing Authority is anyone other than an authorized police official as contemplated in Section 59 of the Criminal Procedure Act, 51 of 1977
- the fees due have not been paid
- a claim has previously been paid under this Agreement where the Scheme Member did not supply the Administrator with the receipt for the bail within 24 hours of the payment being lodged with the Issuing Authority and/or where the Scheme Member did not appear in court as per the bail conditions.

The maximum amount of bail per incident is R 3000.00

HOME AND CONVENIENCE DRIVE

Home Drive

There is no need to provide the many reasons why not to drive drunk – the consequences are well-known. With our Home Drive service which is so easily available, there is no justification for taking a chance. Relax, have a great evening, and let Home Drive take you and your car home safely. Home Drive is available through our friendly call centre or via a Mobile App (if this forms part of your benefit entitlement). The service includes automated SMS communication services, which will SMS your driver's name and mobile number to you on the afternoon of your booking so that, should you wish to change your collection detail, you are able to directly contact your driver at any

time. Your driving team consists of a back-up driver and vehicle, and lead driver who will drive you home in his or her own vehicle or if preferred, in your own vehicle. The back-up driver will follow and collect the lead driver from your house.

Convenience Drive

If you require a driver's assistance to get you from point A to point B in one of the Home Drive vehicles, our professional team of standby drivers will be at your service. Whether you're running between meetings, need an airport transfer or if your car has been booked in for a service and you need to be collected from the dealership or your child needs to be collected from school, you can rely on Home Drive for assistance. Pre-booking of this service 24 hours prior is highly preferred.

Professional Assistance is guaranteed and you are driven by:

- Drivers who are fluent in English.
- Undergo extensive in-house training with Drive-Home training school
- Have Professional Driving Permits (PDP) which ensures they have a valid license, no criminal record and have bi-annual medicals.
- Dress in jacket and tie & 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
- Kimberley
- Polokwane

The benefit includes 6 free Home and Convenience incidents to a radius of 50km per incident, any additional kilometres travelled will be charged at R9.00 per km.

Should you (the beneficiary) require additional trips, which are in excess of their annual trip entitlement, the beneficiary will facilitate the booking on a member to pay basis. For these trips, the beneficiary will receive a discount on the full fare fee, as follows:

- 1st Trip = R 140 per 30km (additional charge for extra km's still apply)
- 2nd Trip and more = R240 per 30km (additional charge for extra km's still apply)
- Additional fees will be charged to the beneficiary's credit card.

Additional passengers/ drop off:

Service is available to a valid beneficiary or policy holder and limited to their specified vehicle only. Up to 4 additional passengers can be transported at no cost provided that the entire trip is no longer than 50km and takes no longer than 1 hour and are ALL transported to one/main and book address.

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

Booking times:

Pre-bookings are preferred and should be arranged prior to 20:00 each day. Ad hoc or last minute requests (day and night) can be accommodated on a best-effort basis and, beneficiaries should expect a potential time delay of a minimum of one hour. This is subject to the availability of standby team members at the time of requests

Cut-off time for new and last minute bookings is 02:00

Public holidays – pre-bookings need to be made before 17:00 on the day, prior to the public holiday.

Collection:

- At the specified time and location, the call centre will notify the beneficiary that the pick-up-driver has arrived, at which time the beneficiary will have 15 minutes to meet the driver. After the 15 minutes have lapsed the call centre will notify the beneficiary 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 beneficiary use this at their own cost in excess of their annual limit, cancellation fees will apply.
- A beneficiary may cancel their trip, but will have to pay the cancellation fee if they cancel within certain times.

Cancellation Fees:

- 2 hours prior to booked collection time – Nil Rand
- 1 hour prior to booked collection time – R160.00
- Less than 1 hour – R320.00

Terms:

- The Client warrants that they have adequate insurance cover in place in respect of the Client's vehicle and the uses thereof by third party drivers so as to include the service Provider's drivers notwithstanding the fact that certain of the service Provider's drivers are below the age of 25 (twenty five) years of age.
- Subject to two clauses below, the Client hereby indemnifies the Service Provider against direct 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.
- Notwithstanding anything contained herein to the contrary, the Service Provider's total liability for any and all claims (whether in contract or delict) arising out of this Agreement or the provision of the Services shall be limited to R250 000.
- The Service Provider shall not be liable to the Client or any cessionary or third party claiming through or on behalf of the Client for any indirect, special or consequential damages (including loss of profits) arising out of or related to this Agreement or the Services.

LIFESTYLE & DISCOUNT BENEFITS

Your Concierge

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

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

Terms and conditions: One Loyalty acts on behalf of these principles and are not responsible for acts, errors or omissions made by them or their agents. Please note that benefits may not be used in conjunction with any other specials, promotions or loyalty programmes. The terms of use may vary from partner to partner and benefits may change without notice.

MOBILE APPLICATION

RENASA MOBI ASSIST APP

The Renasa mobi app (powered by One Loyalty) is available on all app stores for mobile devices and tablets. To download and start using our interactive app go to your preferred app store, type '**Renasa**' into the search bar and start downloading.

The on-app services include immediate access to 24-hour emergency services such as; roadside assistance, bail protect, home assistance and home & convenience drive services as well as nearby emergency locations (police station, hospital etc.) in your area via a panic button function.

In addition, the app offers you the functionality to lodge a real-time claim with incident-specific photos for limited claims processing.

Other on-app services include news and traffic updates, weather reports and other interactive experiences. App updates are ongoing – so don't miss any new and exciting functions.

Yours sincerely,

The Renasa Insurance Company LTD Team

We act on behalf of these principles and are not responsible for acts or error or omission made by them or their agents. All quotes are there subject to availability and may change. Benefits may change. The terms and conditions of use may vary from partner to partner. To One Loyalty's knowledge, the content of this brochure was accurate at the time of print. Please visit www.renasa.co.za for terms and conditions. E&OE.

Powered by One Loyalty

