



VALUE ADDED PRODUCT IN CONJUNCTION WITH YOUR POLICY

Emergency Medical and Evacuation Services

A 24-hour, immediate response service which takes care of the dispatch of emergency medical services to the scene of the medical emergency where appropriate advanced life saving resuscitation is provided. Where necessary the injured/sick will be stabilised before transportation is provided to the closest, most appropriate medical facility. The service includes:

- ★ Emergency medical evacuation
- ★ Ambulance claims auditing
- ★ Emergency medical advice
- ★ Repatriation or mortal remains

Legal Assist

A telephonic advice line manned by qualified and experienced in-house attorneys who will provide guidance and information on all legal matters, 24-hours a day. Standard documentation such as a will and testament, letter of demand, domestic worker agreement etc. has been developed to satisfy routine legal needs without the intervention of a practising attorney and the accompanying costs. Documents also include a "Claiming maintenance" and "Small claims court kit". A panel of practising attorneys is also available who will provide the client with a free initial 30 minute consultation, should this be considered necessary. If required, the practising attorney will also draft one letter or make one telephone call to a third party.

Excess waiver (Motor Section ONLY)

This policy will reduce the insured's basic excess and reduce the additional excess in respect of theft and hijacking following the occurrence of such an event.

- ★ Cars (private & business use) = R90 per vehicle per Month
- ★ LDVs (for domestic and business use) Light Commercial vehicles (GVM up to 3,500 kg), motorcycles, tractors, trailers, caravans, golf carts = R150 per vehicle per month
- ★ Light to medium trucks (3,5 ton to 10 ton); special type vehicles that might be at the hotels, etc. like fire engines, water carrying vehicles, etc. = R170 per vehicle per month
- ★ Heavy commercial trucks/horses/trailers and buses – please refer to us for a quote.

Subject to:

- ★ Basic Excess is covered up to 5% of claim
- ★ Additional theft/hijacking excess is covered up to 10% of claim
- ★ Other additional, voluntary and penalty excesses are not covered
- ★ Maximum amount X'S Sure will pay out is R30 000

Excess waiver is subject to the general conditions, exclusions and definitions from the underlying policy (being the Insured's latest insurance policy covering all the Insured's vehicles comprehensively) unless specifically stated otherwise. Should the underlying Insurer repudiate the Insured's claims for any reason whatsoever, no cover will be in force with this policy.

24 FIX

As more South Africans buy homes and appliances, the demand for repairs to non-essential items is set to increase especially as warranties on appliances are generally only guaranteed for one or two years. When this guarantee expires, the user's only recourse is to take the appliance to the manufacturer and either pay exorbitant amounts to get the item fixed, or to wait weeks on end for it to be repaired, but 24-Fix will alleviate this hassle.

Compared with other home assistance products, which cater for emergency repairs such as burst geysers or blocked drains and usually cover the service provider's call-out and first hour's labour, 24-Fix caters for non-essential items and situations, and allows for an unlimited amount of calls, and the only limits relate to the cost of repairs.

This includes items such as DVD players, pool and gate motors, tumble dryers, faulty plugs and more.

24-Fix is not a standalone product, but rather a value add on to a home assistance service contract that offers an avenue of repair that is more comprehensive than the norm.

Road Side Assistance

A 24-hour help line, that puts the client in touch with appropriate services in the event of a roadside emergency in South Africa. The help line can, for example, arrange:

- ★ a tow-truck if the vehicle is immobilised by mechanical failure or an accident;
- ★ the relay of emergency messages;
- ★ car rental, taxi, locksmith, emergency accommodation, etc.

**Europ Assistance SA provides all assistance services in-house on the
Toll Free Number : 0861 448 448**