

KUDA ASSIST

0800 111 252

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EMERGENCY ASSISTANCE SERVICES VIA CALL CENTRE

ASSISTANCE PRODUCTS:

1. 24 HOUR Dedicated Emergency Number
2. 24 HOUR Dedicated Emergency Backup Cell Phone Number
3. Roadside & Accident Assist
4. Live 24 Assist
5. Home Assist
6. Emergency Medical Service (Full)
7. Chauffeur Services
8. Crime Victim Assist
9. Intelligent Panic
10. Branded Application with Panic Button

LISTED SERVICES

24 HOUR DEDICATED EMERGENCY NUMBER

Global Choices will provide the client with a dedicated branded Telkom line that will be available 24/7/365 to assist with any of the products we offer. This line will be branded according to your needs and will be linked into our logging system to ensure we can provide you and your team with feedback on all cases as and when needed.

24 HOUR DEDICATED EMERGENCY BACKUP CELL- PHONE NUMBER

Along with the dedicated Telkom line, we will also supply you with a 24/7/365 backup cell phone number that will be used in case there are issue with the line (all Telkom related). As this will be for your use only, agents will be able to answer as per the program name as well.

PERSONAL



ROADSIDE & ACCIDENT ASSIST

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Patrol Assistance

- Flat battery – jump start only (replacement of battery will be for the member's account)
- Flat tyre (assistance with changing a tyre – member needs to have a spare tyre available)
- Fuel assistance (limited to five litres per incident)
- Minor roadside – running repairs (electrical, coil, immobilizer etc.)
- Transmission of urgent messages

Annual Limit: Up to R500.00 per incident or R1000.00 annually

Locksmiths

- A locksmith will be dispatched in the event where keys (vehicle and home) are locked in a vehicle.

Annual Limit: Up to R800 per incident or R1600.00 annually

Tow-in

- Tow-in service to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of:
- Mechanical breakdown – We will arrange for the towing of the vehicle to the nearest repairer in a 40km radius
 - Electrical breakdown – We will arrange for the towing of the vehicle to the nearest repairer in a 40km radius
 - Accident damage – The cost of the tow will be invoiced to the insurer as part of the claim

Courtesy Transport

Where the vehicle needs to be towed to a repairer, occupants of the vehicle (up to a maximum of two persons) will be transported to a nominated destination. Destination needs to be within a 100km radius of your normal place of residence or work.

Hotel Accommodation

Where the breakdown has occurred outside a radius of 100 km from the place of residence, resulting in an overnight delay, hotel accommodation for the occupants of the vehicle will be arranged (up to a maximum of four persons). Limit: Cover up to R500.00 per group per incident or R1000.00 annually.

Courtesy Transport

Where the vehicle needs to be towed to a repairer, occupants of the vehicle (up to a maximum of two persons) will be transported to a nominated destination. Destination needs to be within a 100km radius of your normal place of residence or work.

Hotel Accommodation

Where the breakdown has occurred outside a radius of 100 km from the place of residence, resulting in an overnight delay, hotel accommodation for the occupants of the vehicle will be arranged (up to a maximum of four persons). Limit: Cover up to R500.00 per group per incident or R1000.00 annually.

Car Rental

Where the breakdown has occurred outside a radius of 100 km from the place of residence, a rental car will be arranged, subject to an occupant qualifying for a rental vehicle in terms of the car rental company's general terms and conditions. The costs incurred will be confined to rental charges, delivery and collection of the hire vehicle, and the vehicle must be surrendered on arrival the occupant's destination. Limit: Cover up to R500.00 per incident or R1000.00 annually and subject to availability.

Vehicle Repatriation

In the event of a vehicle being left for repairs, we will pay up to R500 for 24-hour, Group-B car rental or a flight ticket to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to a dealership closer to the occupant's place of residence, the additional tow costs will be supplemented with the costs of car rental or flight. *Please note: This cover excludes all vehicles over 3 500kg. A member will not be entitled to service where the vehicle is not in a roadworthy condition. Any costs incurred through arrangements made by the member without prior authorization shall not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland.

Annual limit: 2 incidents per category.



LIVE 24 ASSIST

We provide insurers, underwriters and insurance brokers the easy-to-use, live video streaming solution for their clients. With instant visual assessments for faster resolution of emergencies, vital visual facts are captured and digitally labelled with a time, date and geolocation. Fast tracking information for assessment, first notice of loss, prepopulated claim forms and self-service platforms simultaneously.

24 HOUR EMERGENCY SERVICES

- Roadside and Accident Assistance
- Heavy Commercial Vehicle Assistance
- Agri Emergency Assistance
- Home Emergency Assistance
- Legal Assistance
- Medical Emergency Assistance
- Crime Victim & Security Assistance
- Trauma Counselling

24 HOUR CLAIM SUPPORT

- 24 Hour Call Centre Support
- First Notice of Loss Digital Report
- Fast Track Claims (Geysers & Windscreens)
- Self-Service Claims Management
- Live Video Streaming & Communication
- Intelligent Panic Button
- Branded Assistance and Claims Application
- Virtual Site Inspections
- Vehicle Pre-Inspections



HOME ASSIST

Home Assistance refers to emergency assistance related to the home covered in the policy only and not home maintenance services.

Fixtures, Fittings and Services

An appropriate repairer (electrician, plumber, locksmith and glazier) will be called out to address the problem at one nominated address.

Limit: Call Out Fee and first hour of labour. Thereafter costs will be for the policy holder.

Please note that all parts and materials used are excluded and will be for the members account. Maintenance related issues are not covered.

Emergency Services Notification

At the policy holder's request, a notification of an emergency will be sent out to the police, traffic, fire brigade, ambulance, security or any other emergency service provider.

EMERGENCY	WHAT IS COVERED	WHAT IS NOT COVERED
ELECTRICAL	Distribution boards, circuits, main cables causing power failure Earth-leakage relays causing power failure Geyser connections, thermostats and elements Multiple plug points causing power failures Lightning strikes on wiring causing power failures Multiple burnt connections on wiring or plug points causing power failure General House Wiring Connections to all electrical motors causing power failure Municipal connections inside the property causing power failure	Electrical 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 (electric gate motors etc) White Appliances (Stove, Refrigerator, Dishwasher etc)
PLUMBING	Burst water connections and pipes that are causing further structural damage Overflowing blocked drains (internal & external) that can cause further structural damage Geyser Problems (No hot water – dependent on case circumstances, water pressure, overflowing geyser)	Concealed pipes are not covered. Specialist are not covered e.g Leak Detectors Specialist are not covered e.g Drain specialist like Roto-Rooter & Drain Surgeon Repairs not complying with regulated specifications such as SABS and others. Replacement of a burst geyser Jacuzzis, swimming pools and boreholes Leaking tap that runs into a basin or shower
LOCKSMITH	If keys are broken off or lost for a main entrance or exit of the house If a child is locked inside the house or any room within the house	Outbuildings and garages Padlocks
GLAZIERS	Any glass that has been damaged or broken and is causing a security risk to your premises	Mirrors or any specialised glass

*Please note: For any other cases not mentioned above and parts, we will be able to assist the member with referrals but they will be liable for ALL the costs.

Annual limit: 3 incidents.



EMERGENCY MEDICAL SERVICE (FULL)

Medical Advice and Information Hotline

Medical personnel, including paramedics, nurses and doctors, are available 24 hours a day to provide general medical information and advice. This is an advisory service, as a telephonic conversation does not permit an accurate diagnosis.

Emergency Medical Advice and Assistance Hotline

In addition to the general medical advice service, one call to the same number will trigger the medical operators who will guide you through a medical crisis situation, provide you with emergency advice and organize for you to receive the support you require.

Referral to Crisis Line

Bereavement counselling, HIV counselling, Suicide counselling.

Referrals to Medical Practitioners and Facilities

We will refer you to the nearest medical facility or practitioners.

Emergency Medical Response to the Scene of a Medical Emergency

An appropriate response will be undertaken whereby a response vehicle will be dispatched immediately to the scene of a medical emergency where appropriate lifesaving support will be provided to the member/s and where relevant, the member/s will be stabilized before transfer is provided to the closest appropriate medical facility.

Medical Transportation

In the event of you experiencing a medical emergency, we will arrange for emergency medical transport to the nearest medical facility capable of providing adequate care. Medical considerations, the degree of urgency, your state and fitness to travel and other considerations, including but not limited to, airport availability, weather conditions and distance to be covered, as assessed by the doctor and support staff, will determine whether transport will be provided by private, medically equipped aircraft, helicopter, regular schedule flight, rail or road.

Inter-hospital Transfer

If the doctor, in consultation with the attending doctor, determines that treatment should continue at an alternate medical facility (because the necessary treatment cannot be continued at the present facility) we will arrange for transportation to the closest facility where the treatment can be continued after you have been stabilized.

Medical Repatriation

In the event of your hospitalization outside of your hometown, we will assist in arranging for your repatriation to your hometown once you have been treated.

Escorted Return of Minors

In the event of your children being stranded as a result of your hospitalization, we will arrange for their transportation, under supervision where necessary, into the care of a person nominated by you.

Compassionate Visits

Should you be hospitalized outside your hometown for a period exceeding five (5) consecutive days, we will arrange for the transportation of a close relative to visit you.

*Please note: This cover is only valid within the borders of South Africa.

Annual limit: R20 000 per policy

CHAUFFEUR SERVICES (6 TRIPS PER ANNUM)

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HOME SAFE CHAUFFEUR

This product is designed to encourage responsible driving decisions.

Benefits are as follows:

- We will ensure that you and your vehicle arrive home safely. We will dispatch a vehicle with two drivers (where possible)
- All drivers are in possession of a public driver's permit, carry a cell phone and dress professionally. The drivers all speak English

Terms and Conditions

Bookings can be arranged between the following hours:

- Mondays to Thursdays 17:00 – 01:00
- Fridays 15:00 – 03:00
- Saturdays 16:00 – 02:00
- Sundays 16:00 – midnight

- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban, Cape Town, Nelspruit, Polokwane, Kimberley, Port Elizabeth, East London, George, Bloemfontein and Pietermaritzburg.

- Ad hoc or last minute requests will be accommodated by the Service Provider on a best-effort basis with a maximum expected delay of 90 minutes. This Service is subject to the availability of a standby team at the time of the request

- Pre-bookings for public holidays need to be made before 17:00 on the day before the public holiday.

- At the specified time and location, the call centre will notify you that the pick-up driver has arrived at which time you will have 15 minutes to meet the driver. After the 15 minutes, the call centre will notify you that the pick-up driver will be leaving and the trip will be cancelled.

- Cancellation and rescheduling fees:

- Two hours prior to booked collection time – Rnil
- One hour prior to booked collection time – one incident will be eliminated

AIRPORT DRIVE

This product is designed to drive you to and from the airport

Benefits are as follows:

- We will ensure that you arrive safely to and from the airport
- All drivers are in possession of a public driver's permit, carry a cell phone and dress professionally. The drivers all speak English

Terms and Conditions

- Trips can be arranged via the call centre 48 hours before flight

- In the event where the client need to make a flight change, a 3 hour notice period will be efficient depending on availability.

Pick up and drop off services are available during the following hours:

- Mondays to Thursdays 04:00 – 24:00
- Fridays 04:00 – 24:00
- Saturdays 04:00 – 24:00
- Sundays 04:00 – 24:00

- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban, Cape Town, Nelspruit, Polokwane, Kimberley, Port Elizabeth, East London, George, Bloemfontein and Pietermaritzburg.

- This service is only available to the insured and his/her direct family.

- When booking a departure drop off it is the client's responsibility to give the correct time to be picked up and to be dropped off for check in and boarding procedures.

- Ad hoc or last minute requests will be accommodated by the Service Provider on a best-effort basis with a maximum expected delay of 90 minutes. This Service is subject to the availability of a standby team at the time of the request.



- Pre-bookings for public holidays need to be made before 17:00 on the day before the public holiday.

- At the specified time and location, the call centre will notify you that the pick-up driver has arrived at which time you will have 15 minutes to meet the driver. After the 15 minutes, the call centre will notify you that the pick-up driver will be leaving and the trip will be cancelled. For International flights, additional time will be allocated to make provision for delays. The maximum time allowed is 2 hours.

- Cancellation and rescheduling fees:
 - Two hours prior to booked collection time – Rnil
 - One hour prior to booked collection time – one incident will be eliminated

Terms and Conditions

We will not be responsible for the loss or damage to any of the following:

Personal items such as cell phones, laptops, i-pads, tablets

etc Any luggage being damaged and lost

Cost on late arrivals and or missing your flight due to natural disasters, traffic, law-enforcement road blocked etc.

TRAUMA & TREATMENT CHAUFFEUR

Benefits are as follows:

- All drivers are in possession of a public driver's permit, carry a cell phone and dress professionally. The drivers all speak English
- Each incident is capped at R500 rand, any costs incurred over and above this will be for the client's account
- This benefit will also apply to transport the insured from a medical facility (post cancer treatment) to their house of residence.

What are the terms and conditions?

- Bookings can be arranged between the following hours:

- Mondays to Thursdays	06:00 – 20:00
- Fridays	06:00 – 20:00
- Saturdays	06:00 – 20:00
- Sundays	06:00 – 20:00

CRIME VICTIM ASSIST

This product is a 24-hour crisis management tool to assist you in the event of a hi-jacking or home invasion.

The product offers the following:

- In the case of a stolen cell phone, a cell phone loaded with pre-paid airtime to the value of R200 will be provided
- In the case of a vehicle being stolen, a Group B car hire will be arranged for 48 hours
- In the case of a credit card being stolen, a pre-loaded debit card up to the value of R500 will be provided
- In the case of keys being stolen in a hi-jacking, we will send a locksmith to your house to assist you with your locks, up to the value of R1000 per annum
- In the case of a hi-jacking/home invasion at your residence, we will place a security guard at your house for 24 hours
- We will provide application forms from Home Affairs if your ID book, Passport or Driver's License was stolen or lost in the incident.
- Investigation services to the value of R25 000 to assist with identifying the perpetrators of the incident and recovery of your possessions.

BRANDED APPLICATION WITH PANIC BUTTON

This Branded Application provides the latest in Value Added Insurance Technology by providing users with direct access to the 24-hour call centre at the touch of a button. The App provides contact 24 hours a day via our Live Chat feature as well as capture vital information that can save time and costs. This branded App will allow for a panic button to alert your Personal Service Providers for SECURITY as well as ONSITE PARAMEDIC.



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