

# KUDA ASSIST

01

## EMERGENCY ASSISTANCE SERVICES VIA CALL CENTRE

### ASSISTANCE PRODUCTS:

1. 24 HOUR Dedicated Emergency Number
2. 24 HOUR Dedicated Emergency Backup Cell Phone Number
3. Commercial Roadside & Accident Assist
4. Office Assist
5. Live 24 Assist
6. Emergency Medical Service (Full)
7. Kude App

## LISTED SERVICES

### 24 HOUR DEDICATED EMERGENCY NUMBER

Global Choices provide clients with a dedicated contact number that is available 24/7/365 to assist with any of the services included in this offer.

### AFTER HOURS CLAIM PHONE NUMBER

066 165 3349. Kuda understands just how stressful it can be to have to deal with the loss or damage of your assets and, much worse, of your animals. We aim to make the claim process as smooth as possible during this difficult time.

COMMERCIAL



## COMMERCIAL ROADSIDE & ACCIDENT ASSIST

02

### 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 R750.00 per incident or R1500.00 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.

### 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.



# OFFICE ASSISTANCE

An office emergency refers to emergency assistance related to the office covered in the policy only and not office 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
<b>ELECTRICAL</b>	<ul style="list-style-type: none"> <li>Distribution boards, circuits, main cables causing power failure</li> <li>Earth-leakage relays causing power failure</li> <li>Geyser connections, thermostats and elements</li> <li>Multiple plug points causing power failures</li> <li>Lightning strikes on wiring causing power failures</li> <li>Multiple burnt connections on wiring or plug points causing power failure</li> <li>General House Wiring</li> <li>Connections to all electrical motors causing power failure</li> <li>Municipal connections inside the property causing power failure</li> </ul>	<ul style="list-style-type: none"> <li>Electrical gates and doors</li> <li>Jacuzzi, swimming pool and borehole pumps</li> <li>Air conditioners and commercial refrigeration</li> <li>Repairs not complying with regulated specifications such as SABS and others</li> <li>All electrical motors (electric gate motors etc)</li> <li>White Appliances (Stove, Refrigerator, Dishwasher etc)</li> </ul>
<b>PLUMBING</b>	<ul style="list-style-type: none"> <li>Burst water connections and pipes that are causing further structural damage</li> <li>Overflowing blocked drains (internal &amp; external) that can cause further structural damage</li> <li>Geyser Problems (No hot water – dependent on case circumstances, water pressure, overflowing geyser)</li> </ul>	<ul style="list-style-type: none"> <li>Concealed pipes are not covered.</li> <li>Specialist are not covered e.g Leak Detectors</li> <li>Specialist are not covered e.g Drain specialist like Roto-Rooter &amp; Drain Surgeon</li> <li>Repairs not complying with regulated specifications such as SABS and others. Replacement of a burst geyser</li> <li>Jacuzzis, swimming pools and boreholes</li> <li>Leaking tap that runs into a basin or shower</li> </ul>
<b>LOCKSMITH</b>	<ul style="list-style-type: none"> <li>If keys are broken off or lost for a main entrance or exit of the house</li> <li>If a child is locked inside the house or any room within the house</li> </ul>	<ul style="list-style-type: none"> <li>Outbuildings and garages</li> <li>Padlocks</li> </ul>
<b>GLAZIERS</b>	<ul style="list-style-type: none"> <li>Any glass that has been damaged or broken and is causing a security risk to your premises</li> </ul>	<ul style="list-style-type: none"> <li>Mirrors or any specialised glass</li> </ul>

\*Please note: For any other cases not mentioned above and parts, we will be able to assist the member with referrals but all costs will be for the client's account. Annual limit: 3 incidents.



## LIVE 24 ASSIST

We will provide our clients with an easy to use live video streaming solution. 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



## 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

## 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 24hours 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.



# COST BREAKDOWN

In summary, the Kuda Assist Programme would consist of the following benefits:

## PRODUCT PRICE

**R55.65 PER VEHICLE (EXCLUDING VAT)**

1. 24 Hour dedicated emergency number	Included
2. 24 Hour dedicated emergency backup cell phone number	Included
3. Roadside & Accident Assist	Included
4. Office Assist	R55.65 per vehicle per month
5. LIVE 24 ASSIST	Included
6. Emergency Medical Service (Full)	Included
7. Kuda App	Included

## PLEASE TAKE NOTE OF THE FOLLOWING:

- Prices are VAT exclusive and excludes administration costs and broker commission
- Any costs incurred through arrangements made by the member without prior authorization will not be reimbursed • All marketing material and the cost of a Telkom Smart Access number will be for Clients account
- Kuda Assist is required to provide a monthly updated database or access to a live website for membership verifications

## ACCEPTANCE OF GLOBAL CHOICE PROPOSAL

This quote is valid for 30 days from the date of delivery.

All prices listed for Global Choices Value Added Products and Services are quoted with the understanding that they are to be used to determine whether a client will enter into an agreement with Global Choices. These quotes are for internal use only and are not to be disclosed to third parties or used in any other unauthorised manner.

Subject to acceptance of the proposal, and agreement of the terms and conditions of a new standard contract for provision of services, both parties hereby agree to proceed through to set up and implementation of the program. Start-up dates, service standards and billing procedures are to be agreed as per the contract.

