



**KUDA ASSIST
COMMERCIAL
0800111252**

EMERGENCY ASSISTANCE CALL CENTRE

1 ROADSIDE & ACCIDENT

2 OFFICE ASSIST

3 EMERGENCY MEDICAL SERVICE

4 LIVE 24 ASSIST

Policy Holder refers to the main member, covered under the policy and residing at the risk address.
Service provided by Global Choice.



ROADSIDE & ACCIDENT ASSIST

0800 111 252

PATROL ASSISTANCE

- Flat battery - jump start only (replacement of battery will be for the policy holder's account)
- Flat tyre (assistance with changing a tyre - policy holder 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 per incident or R1500 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 annually



ROADSIDE & ACCIDENT ASSIST 0800 111 252

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.



ROADSIDE & ACCIDENT ASSIST 0800 111 252

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).

Annual Limit: Cover up to R500 per group per incident or R1000 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 of the occupant's destination.

Annual Limit: Cover up to R500 per incident or R1000 annually and subject to availability .



ROADSIDE & ACCIDENT ASSIST

0800 111 252

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 ASSIST
0800111252

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

For any issues not mentioned above including the sourcing of parts, we will be able to assist the policy holder by means of referrals, but all costs will be for the account of the policy holder.

Annual limit: 3 incidents.



EMERGENCY MEDICAL SERVICE

0800 111 252

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 guarantee 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 the policy holder through a medical crisis situation, provide them with emergency advice and organize for them to receive the support they require.

REFERRAL TO CRISIS LINE

Bereavement counselling, HIV counselling, Suicide counselling.



EMERGENCY MEDICAL SERVICE

0800 111 252

REFERRALS TO MEDICAL PRACTITIONERS AND FACILITIES

We will refer the policy holder 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 policy holder(s) and where relevant, the policy holder(s) will be stabilized before transfer is provided to the closest appropriate medical facility.

MEDICAL TRANSPORTATION

In the event of the policy holder 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, their 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.



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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 they have been stabilized.

MEDICAL REPATRIATION

In the event of the policy holder's hospitalization outside of their hometown, we will assist in arranging for their repatriation to their hometown once they have been treated.

ESCORTED RETURN OF MINORS

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



EMERGENCY MEDICAL SERVICE

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COMPASSIONATE VISITS

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

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

Annual limit: R20 000 per policy