



AUTOSOS

This benefit is available to the regular driver of a noted active, comprehensively insured vehicle on an Auto & General policy.

WHAT IS AUTOSOS?

South Africa has to be one of the most dangerous countries to drive in and it's a well-known fact that the time it takes to get help can make the difference between life and death. That is why we decided to include this benefit for the regular driver of a comprehensively insured vehicle.

AutoSOS provides peace of mind, in the form of a smartphone application that runs silently in the background and will automatically detect when the regular driver is in a severe accident. A medically trained emergency assist consultant will then phone the regular driver to confirm if he/she needs emergency medical assistance. If the regular driver confirms the need for assistance or does not answer his/her phone, the consultant will immediately dispatch the nearest emergency medical service (EMS), to the exact accident location recorded by the application at the time of the accident.

This benefit is designed to support the activated regular driver, as long as he/she has their smartphone with them and have downloaded this application. The regular driver will be able to utilise the benefit even though he/she is driving someone else's car or even when he/she is a passenger in any other car.

HOW DOES IT WORK AND WHAT WILL QUALIFY AS A SEVERE ACCIDENT?

AutoSOS can detect movement and speed by using the smartphone's GPS and accelerometer. From here the embedded algorithm is able to understand when the regular driver is in motion and should he/she be in an accident, it can calculate the likelihood of physical injury. Through this algorithm we can even eliminate "false positives" such as when the phone is dropped, and only concentrate on incidents that happen while the regular driver is driving. The algorithm measures the force that the motor vehicle undergoes during an accident. Only when it registers forces equal to a severe accident, where the regular driver will be unlikely to be able to phone emergency services themselves, will the algorithm trigger an alert.

WHO CAN USE AUTOSOS?

The user of this benefit must be the regular driver of an active, comprehensively insured vehicle noted on a policy; if removed as the regular driver of a comprehensively insured vehicle, he/she will lose access to the service, unless he/she is the regular driver of another comprehensively insured vehicle with Auto & General.

Please note that this is an early alert system only which is available within the borders of South Africa and the policyholder and/or regular driver will be liable for any medical cost incurred. It is important that the details captured on the application are kept up to date, as these details may impact the action taken by the EMS.

The accident location details will not be used with regard to your claims finalisation and will not prejudice the outcome of your claim.

HOW DO I DOWNLOAD THE APP?

The policyholder will be required to first activate the AutoSOS service for the regular driver on his/her online profile whether it be him/herself or a nominated person. It is the obligation of the policyholder to inform and assist the regular driver to create their own online profile and download the **AutoSOS** application on his/her smartphone.

The regular driver will be required to:

- access the web and create their own online profile;
- download, install and accept the terms of use on the application; and
- supply his/her medical aid details and medical conditions on the application.

The **AutoSOS** application can be downloaded from your relevant App store (iOS and Android).

IMPORTANT

This application will be available on most Smartphones but will not be compatible with other devices such as tablets and smart watches.

For this application to work and provide you with the best possible response, please ensure that the smartphone you will be using, has access to the application and must at all times:

- have the application running;
- have the regular driver signed in to the application;
- have text messaging capability;
- be powered on and able to transmit data to the EMS service provider's call centre;

- be within the relevant communication network operator's coverage area and have the necessary communication services enabled;
- have its GPS (global positioning system) and microphone functionality enabled; and
- have sufficient data to allow the application to operate.

Trip monitoring must have been activated by the trip monitoring algorithm on the application in order to detect a severe motor vehicle crash (this could take a number of kilometres to start depending on location and device settings).

AutoSOS can only be active on one device at a time.

For the Towline service or any other Assist benefit, call:

0860 10 42 10

Auto & General is an authorised financial services provider (FSP licence number: 16354).