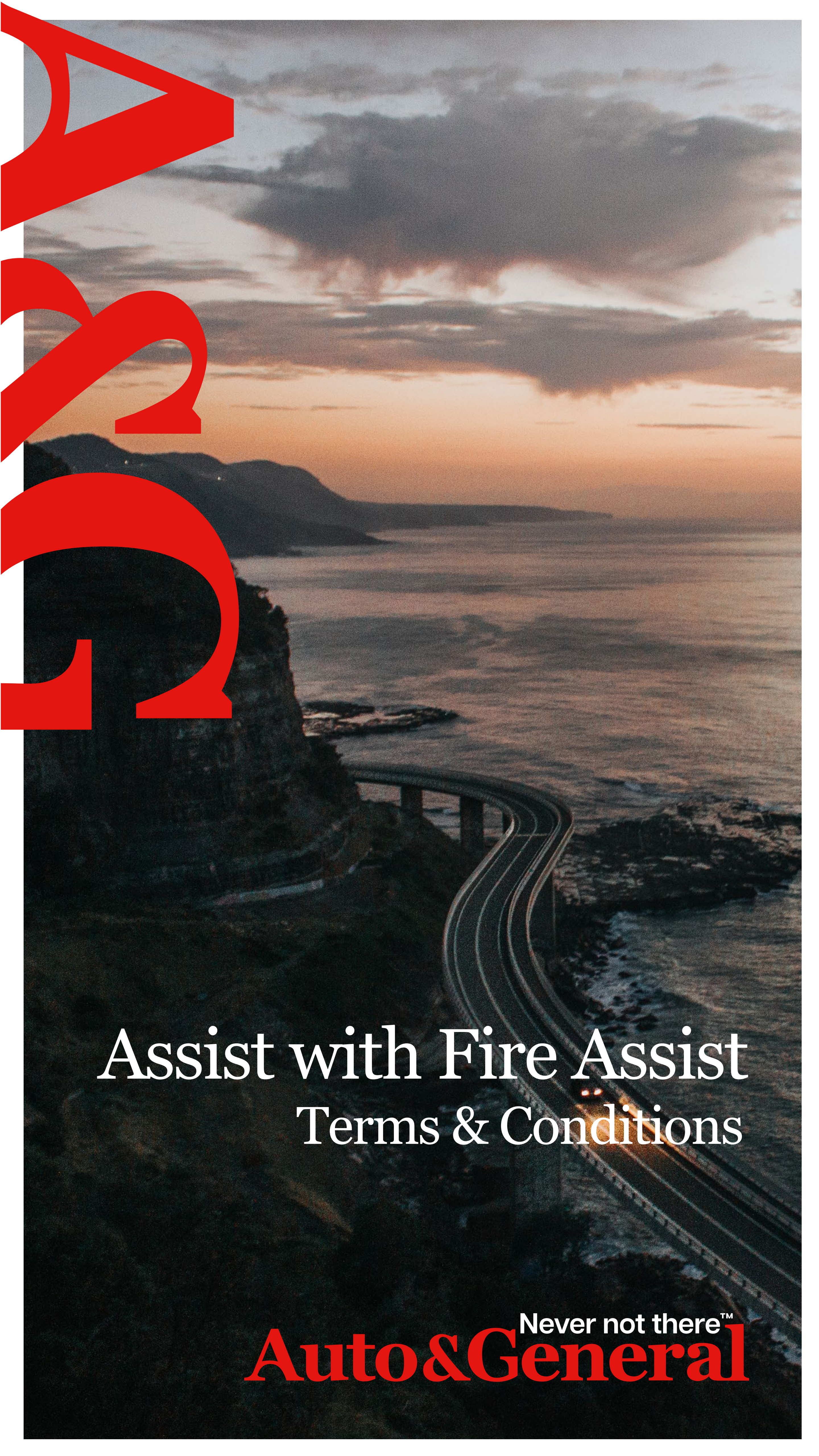




Assist with Fire Assist Terms & Conditions

Never not there™
Auto & General

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This section explains the rules relating to your chosen cover.

Entertainment assist

(Included with all vehicle - comprehensive; vehicle - third party, fire and theft; off-road vehicle - comprehensive; motorcycle; buildings; and home contents policies.)

As an added benefit, we also provide you with access to information regarding all major entertainment events, the booking of hotel accommodation, restaurants and general travel arrangements.

Medical Assist

(Included with all vehicle - comprehensive; vehicle - third party, fire and theft; off-road vehicle - comprehensive; motorcycle; buildings; and home contents policies.)

In the event of any medical emergency, you have the assurance of complete access to:

- emergency telephonic assistance;
- emergency response by road or air ambulance to the scene of the incident;
- transfers by road or air to the most appropriate medical facility;
- transfers of life-saving medication/blood;
- companionship and/or care for stranded minors;
- repatriation of terminally ill patients if hospitalised far from home;

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- repatriation of mortal remains; and
- access to specialised sexual assault crisis centres.

Road Assist

(Included with all vehicle - comprehensive; vehicle - third party, fire and theft; off-road vehicle - comprehensive; and motorcycle policies.)

This package provides you with rapid roadside emergency solutions.

Breakdown Assistance:

- Towing to the nearest dealer after a mechanical/ electrical breakdown.
- Cover for the call-out fee plus one hour's labour for a vehicle locksmith if your keys are locked in your car.
- Cover for the call-out fee and one hour's labour when assistance with a flat tyre/ battery is required.
- Emergency delivery of ten litres of fuel (fuel cost will be for your own account).
- Roadside referral.
- Mechanic referral.
- Directions service.
- 72 hours' storage after tows.
- Notification and message service for family or business.

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- If you are stranded more than 100km away from home after a breakdown and your vehicle needs to be towed to a repairer, that will be arranged and up to R500 will be paid towards:
 - courtesy transport for yourself and a maximum of six persons to one nominated destination

OR

- hotel accommodation for yourself and a maximum of six persons if there is an overnight delay

OR

- car hire for a 24-hour period, subject to your provision of a credit card guarantee and limited to rental charges, delivery and collection of the hire vehicle, the first tank of fuel and surrender of the vehicle on arrival at your destination.

We will also pay up to R500 toward the cost of collecting the vehicle and returning it to your normal place of residence after the repair has been effected.

The Breakdown Assistance service has a maximum annual limit of three call-outs per insured vehicle.

Accident Assistance:

Towline Service

You get access to towing services after an accident which includes:

- Towing to the nearest approved panel beater/yard
- Collision procedure advice

There is no limit set for accident towing under this benefit.

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Assist and Towline Number

It's important that you call the Road Assist service after an accident or you will be personally responsible for the cost of the towing and storage of your vehicle.

You can also access this service, along with the rest of the Assist services, on the Auto & General app anytime, anywhere.

In the event of an accident, we'll send an approved tow truck driver to your location.

They will verify your insured vehicle and confirm where your vehicle must be towed.

If your vehicle is towed to an unauthorised location and it is being stored there, repairs will be delayed while you negotiate the price to release your vehicle from their facilities.

You will be personally responsible for the cost of the towing and storage of your vehicle.

Fire Assist

(Included with all Building and Home Contents policies)

Fires can have a devastating impact on your life. That's why we've got you covered with our Fire Assist benefit to handle fire emergencies and reduce damage when you need it most.

In the event of a fire at your insured address or within the boundary of the insured address, we will cover the call-out fee and the cost of a private fire brigade service to contain the fire and attempt to minimise the damage caused.

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This service is available in partnership with our trusted service provider in the following major metropolitan areas:

- City of Cape Town
- City of Johannesburg
- City of Tshwane (Pretoria)
- Ekurhuleni (East Rand)
- Ethekwini (Durban)
- Mangaung (Bloemfontein)
- Nelson Mandela Bay (Port Elizabeth)
- Buffalo City (East London)

If you reside outside one of these covered areas, you will still be able to access this benefit via our app or by calling our Assist line. However, you will be responsible for all service costs. While fire services may be limited outside the listed areas, a reasonable effort will be made to assist.

Motor-only policyholders residing in the covered areas can also access this benefit at their own cost.

Take note

You or your representative at the fire scene must:

- grant our service provider immediate access to the property to provide assistance, and
- alert our service provider in advance of any animals, and any other possible dangers and/or hazardous conditions, at the property.

Neither we nor our service provider will be liable for any loss, damage or injury caused by entering the property or during the attempt to extinguish the fire.

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Trauma Assist

(Included with all vehicle - comprehensive; vehicle - third party, fire and theft; off-road vehicle - comprehensive; motorcycle; buildings; and home contents policies.)

This service is operated through a nationwide network of over 110 recognised trauma centres, which offer you:

- three face-to-face trauma counselling sessions;
- assistance with courtroom preparation for witnesses/survivors;
- referral to group therapy and support groups;
- accompaniment to ID parades and court hearings; and
- referral to a place of safety or shelter.

Home Assist

(Included with all vehicle - comprehensive; vehicle - third party, fire and theft; off-road vehicle - comprehensive; motorcycle; buildings; and home contents policies.)

Emergencies inside your home need no longer turn into nightmares! We cover the call-out fee plus one hour's labour for the services of:

- plumbers;
- electricians;
- glaziers; and
- locksmiths.

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Members also have full access to a comprehensive database, where referrals are given for:

- builders;
- carpet specialists;
- painters;
- garden services; and
- fire damage repairers.

The Home Assist service has a maximum annual limit of five call-outs per household.

Legal Assist

(Included with all vehicle - comprehensive; vehicle - third party, fire and theft; off-road vehicle - comprehensive; motorcycle; buildings; and home contents policies.)

Qualified attorneys guide you through the legal process and provide telephonic legal and tax advice services for the following:

- legal documentation, e.g. sale, lease, power of attorney agreements, wills and contracts;
- courtroom preparation (all proceedings);
- contractual law; and
- legal representation referral.



Emergency Fire Assist

0861 555 808

Towline & Assist

0860 10 42 10

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