

# The ins and OUTs of



SURANCE

HELP@OUT

**YOU ALWAYS GET SOMETHING OUT**

Emergency assistance when you need it  
24 hours a day 7 days a week.

### What is an emergency?

**An emergency is a situation which could endanger lives or lead to an increased financial loss if left unattended.**

Help@OUT goes all OUT to help you.  
So when you need help for emergencies on the road, at home, or even on the medical or legal front Help@OUT is where we go all OUT to help you.  
Just call **08 600 80 000**.

Home/Road Assistance are not covered under **Essential** cover

## The ins and OUTs of ROADSIDE Assistance

Roadside Assistance applies to each vehicle (with a mass of less than 3500kgs) noted on your Schedule. You are covered for any of the emergencies listed under **What is Covered** and which occur within SA.

The following annual limits apply per vehicle:

- R5000.00 and a maximum of 2 incidents

What is covered	Limit
<ul style="list-style-type: none"> <li>• Breakdown (excluding accidents): tow to the nearest service provider or place of safe keeping</li> </ul>	Tow-in cost The initial tow costs are covered. The costs of additional tows are not covered.
<ul style="list-style-type: none"> <li>• Safe storage of your vehicle</li> </ul>	R400
<ul style="list-style-type: none"> <li>• Flat tyre</li> <li>• Flat battery</li> <li>• Keys locked in car</li> </ul>	CallOUT + 1 hour labour
<ul style="list-style-type: none"> <li>• Run out of fuel</li> </ul>	CallOUT + 10 litres fuel
<b>If you are stranded more than 50 kms from home ...</b>	
<ul style="list-style-type: none"> <li>• Hotel accommodation or alternative transport</li> </ul>	R400
<ul style="list-style-type: none"> <li>• Repatriation of your vehicle</li> </ul>	R400

- The costs for materials, parts and additional labour are not included.

**Referral services:** Help@OUT is still available to you even if your annual limits are exceeded; any costs incurred for the services rendered by the Service Provider will be for your own account.

## The ins and OUTs of MEDICAL and LEGAL Assistance

This is optional cover and an additional premium is charged. It is a phone advice line covering you for any of the following services anywhere in South Africa:

### What is covered under Emergency Medical Assistance

- Advice for any medical/trauma emergency
- Referrals to medical practitioners & facilities
- Refundable hospital admission deposit up to R5 000
- Medical emergency response and transportation (excluding Inter-Hospital transfers)
- Despatch of doctor and/or essential medicine
- Escorted return of minors

### What is covered under Legal Assistance

- Telephonic Legal Advice and Assistance with legal documentation e.g. Wills and Contracts

## The ins and OUTs of HOME and Office Assistance

Home Assistance applies if you have your Contents or Building cover noted on your Schedule. You are covered for any of the emergencies listed under **What is Covered**. The following annual limits apply to each different address noted on your Schedule:

- R5000.00 and a maximum of 2 incidents

What is covered	Limit
<ul style="list-style-type: none"> <li>• Locksmiths</li> <li>• Electricians</li> <li>• Plumbers</li> <li>• Tree fellers</li> <li>• Bee keepers</li> </ul>	<ul style="list-style-type: none"> <li>• Builders</li> <li>• Glaziers</li> </ul>
<ul style="list-style-type: none"> <li>• Security</li> </ul>	CallOUT + 1 hour labour
<b>Referral services</b>	
Public Emergency Services	
<ul style="list-style-type: none"> <li>• Notification to the SAPS, Traffic, Ambulance and Fire Brigade Services</li> </ul>	CallOUT + 12 hour shift
Home gadgets	
<ul style="list-style-type: none"> <li>• Referral to service providers for home appliance repairs and services</li> </ul>	

- The costs for materials, parts and additional labour are not included.