



Business

Emergency assistance when you need it – 24 hours a day, 7 days a week. An emergency is a situation which could endanger lives or lead to an increased financial loss if left unattended. Simply call **08 600 80 000** or request Help@OUT assistance directly on the **OUTsurance app**.

The ins and OUTs of roadside assistance

Help@OUT roadside assistance applies to each vehicle (with a mass of less than 3 500 kg) noted on your schedule. You are covered for any of the emergencies listed under 'what is covered' and that occur within South Africa.

- The annual limit for each vehicle noted on your schedule is a maximum of two incidents, or a cost of R5 000, whichever happens first.
- The costs for materials, parts and additional labour are not included.

What is covered	Limit	
Breakdown (excluding accidents): Tow to the nearest service provider or place of safe keeping.	Tow-in cost: • The initial tow costs are covered. The costs of additional tows are not covered.	
Safe storage of your vehicle	R400	
Flat tyre Keys locked in car Flat battery Run out of fuel	CallOUT + one hour labour	
Alternative transport and accommodation		
Less than 50km Between 50km and 100km More than 100km (For transport and hotel accommodation combined)	R500 R1000 R2000	
Repatriation of your vehicle (If you are stranded more than 50kms from home)	R400	

Cover for the following is available at an additional premium:

- Vehicles with a gross vehicle mass of more than 3 500kg
- Any vehicle covered under Fleet or Motor Traders External.



The ins and OUTs of office assistance

Office 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 annual limit for incidents that occur at each address noted on your schedule is a maximum of two incidents or a cost of R5 000, whichever happens first.
- The costs for materials, parts and additional labour are not included.

What is covered		Limit
LocksmithsElectriciansPlumbersTree fellers	Bee keepersBuildersGlaziers	CallOUT + one hour labour
Security		CallOUT + 12-hour shift
Referral services		
Public emergency services Notification to the SAPS, traffic, ambulance and fire brigade services.		
Home gadgets • Referral to service providers for home appliance repairs and services.		

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 hereafter will be for your own account.

The ins and OUTs of medical and legal assistance

Medical and legal assistance is an optional cover and an additional premium will be 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	What is covered under HIV care
Advice for any medical/trauma emergency Referrals to medical practitioners and 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 if hospitalised outside your city or town.	Blood tests at time of event and again at six weeks and at three months; Three-day starter pack of anti-retroviral treatment Medication to prevent sexually transmitted diseases.
What is covered under trauma	What is covered under legal assistance
Telephonic counselling and support as well as three face-to-face counselling sessions per incident.	Telephonic legal advice and assistance with legal documentation, e.g. wills and contracts.