



**Help@OUT**

08 600 60 000 | [outsurance.co.za](http://outsurance.co.za)



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**.

Roadside and home assistance is not covered under Essential cover.

## 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): <ul style="list-style-type: none"> <li>• Tow to the nearest service provider or place of safe keeping.</li> <li>• Safe storage of your vehicle</li> </ul>	Tow-in cost: <ul style="list-style-type: none"> <li>• The initial tow costs are covered. The costs of additional tows are not covered.</li> </ul>
<ul style="list-style-type: none"> <li>• Flat tyre</li> <li>• Flat battery</li> <li>• Keys locked in car</li> <li>• Run out of fuel</li> </ul>	R400  CallOUT + one hour labour
Alternative transport and accommodation	
<ul style="list-style-type: none"> <li>• Less than 50km</li> <li>• Between 50km and 100km</li> <li>• More than 100km (For transport and hotel accommodation combined)</li> </ul>	R500 R1000 R2000
<ul style="list-style-type: none"> <li>• Repatriation of your vehicle (If you are stranded more than 50kms from home)</li> </ul>	R400

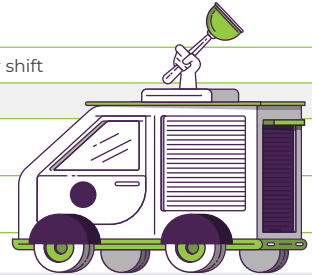


## The ins and OUTs of home assistance

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 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
<ul style="list-style-type: none"> <li>• Locksmiths</li> <li>• Electricians</li> <li>• Plumbers</li> <li>• Tree fellers</li> <li>• Bee keepers</li> <li>• Builders</li> <li>• Glaziers</li> </ul>	CallOUT + one hour labour
<ul style="list-style-type: none"> <li>• Security</li> </ul>	CallOUT + 12-hour shift
<b>Referral services</b>	
<b>Public emergency services</b>	
<ul style="list-style-type: none"> <li>• Notification to the SAPS, traffic, ambulance and fire brigade services.</li> </ul>	
<b>Home gadgets</b>	
<ul style="list-style-type: none"> <li>• Referral to service providers for home appliance repairs and services.</li> </ul>	



**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:

<b>What is covered under emergency medical assistance</b> <ul style="list-style-type: none"> <li>• Advice for any medical/trauma emergency</li> <li>• Referrals to medical practitioners and facilities</li> <li>• Refundable hospital admission deposit up to R5 000</li> <li>• Medical emergency response and transportation (excluding inter-hospital transfers)</li> <li>• Despatch of doctor and/or essential medicine</li> <li>• Escorted return of minors if hospitalised outside your city or town.</li> </ul>	<b>What is covered under HIV care</b> <ul style="list-style-type: none"> <li>• Blood tests at time of event and again at six weeks and at three months;</li> <li>• Three-day starter pack of anti-retroviral treatment</li> <li>• Medication to prevent sexually transmitted diseases.</li> </ul>
<b>What is covered under trauma</b> <ul style="list-style-type: none"> <li>• Telephonic counselling and support as well as three face-to-face counselling sessions per incident.</li> </ul>	<b>What is covered under legal assistance</b> <ul style="list-style-type: none"> <li>• Telephonic legal advice and assistance with legal documentation, e.g. wills and contracts.</li> </ul>